


MERCANTILE & MAIL ORDER LETTERS AND METHODS

*A practical treatise on the up-to-date
methods of producing trade-winning
letters of every description, together
with a very large number of typical
letters and illustrations from expert
writers ; and a thorough exposition
of the secrets of Mail-order success*

BY
K. M. BANERJEE 
Editor of "Industry" and "Commercial In"

Calcutta :
INDUSTRY BOOK DEPARTMENT
22, Shambazar Bridge Road

All rights reserved.]

**PUBLISHED BY K M BANERJEE,
22, Shambazar Bridge Road,
CALCUTTA**

**Printed by A C Biswas, at the
MODERN ART PRESS,
21, Hyat Khan Lane, Calcutta**

FOREWARD.

What I have to write in the Foreward has all been written in the body of the Book. I have only to add that the underlying object, in the following pages, is the revelation of the mighty force within you—within every man—the faith in one's ability—which alone can give one command over the aspirations of the heart—position, power, wealth.

Ideas are not miracles and getting on in this world of to-day is not a terribly impossible task after all. The glorious new day called to-morrow is always brimful of the thrill they call opportunity; and you require only faith in yourself to grasp it and turn it to your service. It is always there to serve you.

This culture of self-confidence is the new idea of to-day. Start afresh if you want to achieve bigger, better, brighter things, leave the mistaken, the fallen, the darkening ideas of yesterday, come into the light of the glorious new understanding and let the mist of your past errors fade away.

Self-confidence determines itself into self-expression, self-assertion. You must have the ability to declare yourself at the right time and right place, tell the world about what you have in yourself with the confidence of being heard, of being rightfully recognised and also—rewarded. Indeed the one great secret of success in life is the ability to express oneself by the word of mouth or by the written word. It is

a great power, a new power and when you achieve it you have destiny right in your grasp The fault of your failure is not in your stars—no, it is in yourself, if you be negligent. Yet this great power can be yours Yes, yours! and the secret is laid bare in the following pages

They teach you to express what is best in yourself, to transfer your ideas to where you cannot otherwise influence, to enable you to extend your personality, your will, your wishes, desires to thousands of people through written letters The secrets of winning correspondence and salesmanship by mail are all revealed to you in the following immensely interesting pages which give you in addition a winning personality through the ability to express yourself by letters

They tell you how to make up the other man's mind, how to attract him, how to interest him; how to convince him, how to hold his interest until the end, how to appeal to every type of mind, every point of view, every emotion, ambition, need, how to write successful sales letters by all the winning methods, how to write merchandising, advertising, soliciting, service and collection letters of all kinds, how to handle routine correspondence—order, complaint and adjustment letters, letters of inquiry, contract and credit letters

They tell you how to be rid of all the old, hackneyed forms of letter writing and use the new ones that Get Action, how to build up any business by mail, how to write trade-winning, friend-making inspirational letters of every description, how to type your letter so that it attracts and pleases; how to write and use form letters, how to keep mailing lists up-to-date

In addition numerous examples of successful mail order and mercantile letters collected from master writers all the world over present endless new word pictures that give you a broader vocabulary, uncommon phrases of faith and power, warm, winning, human arguments adaptable in a thousand ways, rich flashes that put life and lure into your letters

The collection presents a gold mine of ideas from which you get a new education in the laws of suggestion, the acts of persuasion, the direct methods of creating the buying desire

In preparing this volume the author is very ably assisted by Mr H L Halder M sc , Senior Assistant Editor of COMMERCIAL INDIA to whom his best thanks are due Some chapters of this volume appeared in that magazine and when they were collected in the book form Mr Halder thoroughly edited them

The author is solicitous of the views of the readers and their sincere criticism with a view to improve the ideas formulated in these pages and make them more serviceable in the next edition Literature like this is rather a new conception in this country and collection of popular ideas should be necessary equipments in developing and enlarging it

THE AUTHOR,

TABLE OF CONTENTS.

PART I—REQUIREMENT OF A MODERN LETTER.

CHAPTER I—THE SCOPE OF A BUSINESS LETTER 3

Introductory—Aim of the letter—What you must not forget—Talking to the point—A clear and logical statement—Be polite—A congenial letter—The first impression—Important rules

CHAPTER II—TECHNICALITIES OF A LETTER 9

Physical appearance—Stationery—System of typing—Hints to the Typist

CHAPTER III—GENERAL FORM OF THE LETTER 16

A typical letter—Body of the letter—Paragraphing—The notable items—Signature—Addressing the envelope—Forms of address

PART II BUILDING UP OF THE LETTER

CHAPTER I—THE SUBJECT MATTER 27

Appealing the intellect—Value of Brevity—Clear Statement of motive—Viewing reader's interest—The reason of approaching—Description and argument—Tone and Tact—Conclusion

CHAPTER II—THE ARRANGEMENT 36

Standard method—Presentation of the proposition—Opening line—The proposition—The argument—Persuasion—The closing—Conclusion

CHAPTER III—CHARACTERISTIC OF A MODEL LETTER 45

General Characteristic—Originality—Tact and judgment—Adaptability—Tone—Force—Suspended interest

PART III GENERAL CLASSIFICATION OF LETTERS.

CHAPTER I—THE FOUR CLASSES ... 55

Form or Routine letters—Order procuring letters
Collection letters—Agency letters.

CHAPTER II —THE FORM OR ROUTINE LETTERS ... 66

Orders and answers to orders—Reference to Catalogue—Itemizing the Goods Ordered—Description of Goods—Method or date of delivery—Remittances or Enclosures—Miscellaneous—Order blank—*Answers to order letters*—Promptness in reply—Simple acknowledgment—Date of delivery—Failure to supply—Errors in order letters—The form—Remittances—Mode of Adapting—The closure

CHAPTER III —ENQUIRY LETTERS AND THEIR ANSWERS 67

Classifications—Letters leading to purchases—Letters asking favours etc—Letters for recommendations—Letters for references—Application for position

CHAPTER IV — COMPLAINT LETTERS AND THEIR
ADJUSTMENT 78

Need for complaints—principles to be followed—Grounds of complaints—The points—The adjustments

PART IV MAIL ORDER BUSINESS

CHAPTER	I —WHAT IS MAIL ORDER BUSINESS	89
CHAPTER	II —MAIL ORDER SALESMANSHIP	91
CHAPTER	III —SUITABLE BUSINESS	94
CHAPTER	IV —PUBLICITY	97
CHAPTER	V.—ADVERTISING IN THE PRESS KEYING	99
CHAPTER	VI —DIRECT ADVERTISEMENT BY POST	104
CHAPTER	VII —THE CATALOGUE	108
CHAPTER	VIII —THE MAILING LIST	112

PART V PULLING THE BUSINESS

CHAPTER I—PROCURING ORDERS ... 125

The Inanimate Salesman—Study of articles needed—Arrangements—Introduction of Sales Letters—Development—By description—By allurement—By explanation—By arguments—By narration—Closing

CHAPTER II—SELLING SERVICE .. 133

The Two Broad Sub-divisions—Points in service Letters—Developing the Points—Typical Illustrations—A Dentist's Circular—A Collector's Plan—A Writer's Service—Checking the Loss—Insurance Policies—Developing the Arguments—The All-Important Problems—Selling Properties—Investment Letter

CHAPTER III—FORCING FUTURE BUSINESS 145

A regular campaign—Offer of sample—Offer of premiums—Invitation to take a joy ride

CHAPTER IV—SECURING TESTIMONIALS 149

CHAPTER V—THE FOLLOW-UP . 158

General principle—Building the Series—The actual series

PART VI BROADENING THE BUSINESS

CHAPTER I—ORGANISATION OF AGENTS 165

CHAPTER II—PRINCIPAL TO AGENTS 170

CHAPTER III—EDUCATING THE AGENTS 175

CHAPTER IV—LETTERS TO DEALERS 178

PART VII COLLECTION OF MONEY

CHAPTER I—THE CREDITOR AND THE DEBITOR 183

CHAPTER II—FOLLOW-UPS IN COLLECTION 187

CHAPTER III—COLLECTION AGENCY 192

PART VIII MODEL LETTERS

- Offering country produce for sale p 201 Offering raw goods with terms p 202 Manufacturer approaching wholesale buyer 205 Manufacturer seeking representation p 206 Wholesaler approaching the manufacturer p 208 Forwarding agent approaching importer p 209 Buying agent describing his capacity p 210 Foreign agent offering special advantage p 212 Seeking reference p 213 Produce merchants replying to enquiry p 214 Produce merchant p 218 Pleading no catalogue p 220 Stationer supply samples p 221 Offers new lines p 224 Describing new specialties p 225 Consignment of goods p 226 Opening sugar business p 228 Printer seeking business p 232 Pharmacist sending out circular p 234 Seeking special student. p 235 Weekly paper seeking advertisement p 236 Cigar manufacturer seeking customers p 237 Trade increasing letter to customer p 239 Buying direct is a better habit p 240 Remedy for Liver, Stomach and Bowels troubles p 241 Adjustable Bed rest for the injured p 242 Follow-up letter on bed rest p 243 A Tyre letter announcing new line p 245 Offering a discount and a free trial p 248 Proving that a good audit is a valuable asset p 249 Collector asserts Applying for position as Salesman p 249 Arguing value of advertising his ability to get result p 250 Ordering an order to write Business Letter service p 251 Soliciting for a Stenographic Position p 254 Applying p 252 Application for a position as Correspondent p 255 Original Application for a position as organising executive p 256 Getting in touch with design and fine craftsmanship p 257 Winning back a negligent customer a new customer p 258 Soliciting pupils for a Business College p 259 A book that builds new Backbones p 261 Intriguing special issue of a magazine p 263 Seeking renewal of magazine subscription p 264 Offering dealer exclusive agency in Raincoat p 265 Sending catalogue of Infants' wear p 267 An account once begun keeps growing p 268 Destitute Home seeking help p 270

PART IX TABLES ETC

WEIGHTS AND MEASURES

Lineal measure—Square Measure—Troy Weight—
Apothecaries' Weight—Avoirdupois Weight—Measure
of Capacity—Wine & spirit Measure—Measure of space
—Surveyor's Measure—Cubic Measure

ABBREVIATIONS

FOREIGN CURRENCY

PART I.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

REQUIREMENT OF A MODERN LETTER.

Contents for Part I.

- CHAPTER I — The Scope of a Business Letter
Introductory—Its Aim—What You must not
Forget—Talking to the Point—A Clear and
Logical Statement—Be Polite—A Congenial
Letter—The First Impression—Important
Rules
- CHAPTER II — Technicalities of a Letter
Physical Appearance—Stationery—System or
Typing—Hints to the Typists
- CHAPTER III — General Form of the Letter
A Typical Letter—Body of the Letter—Para-
graphing—The Notable Items—Signature—
Addressing the Envelope—Forms of Address

CHAPTER I

THE SCOPE OF A BUSINESS LETTER.

Introductory.

We need not sing of the usefulness of a good letter—a letter that brings success with it. Every businessman understands this—now that he knows he cannot have his trade confined to his shop windows or the city gates like his predecessors of old. The circle of trade has expanded with the expansion of locomotion and the competition is keener than ever, no trader now-a-days with an eye to success can leave off distant customers and not exploit them.

He must have to talk to the distant customers, create an impression in them of the worth of his solicitations, he must create in them a desire for possession of what he has to offer, and by a slow process must have their sense of gain, economy or well-being incited.

Until recently, and even to the present day the custom is to send out representatives — the commercial travellers — for getting distant trade. But the method is costly, and moreover what the travelling salesman would take months to do, good letters can do all in a day. Your old customers can be talked through the type-written lines, as also new ones secured. Fresh lines of goods can be introduced, possibly much in advance of your competitors, remittances brought in, collections made. You can make the people buy and also make them pay. You can adjust differences, correct misunderstanding and remove ill feeling in a single day through your letters while the travellers

may take days or weeks, by which time your competitor might have taken advantage of your delay Business letters are no less active than efficient salesmen yet in securing orders or effecting sales they are frequently speedier and more effective

With times letter writing has come to hold the position of an exact science, wielding great influence upon the readers if the letters are all properly addressed Its result producing qualification is no longer therefore a guesswork

Its Aim.

What a good letter should do? It transfers the picture in the mind of the writer into that of the reader It talks to the reader and instils in him the writer's ideas exactly in a way to incite him to action A commercial traveller to arrest successful attention must be genial, so also a letter to be successful must have formality discarded to look natural and unaffected The formal or cold individual rarely attracts you or enkindles any enthusiasm in you to appreciate his proposals So is it with the letter unless it comes in everyday language—the language of the heart, not stiff or stilted but conversational though not conventional Your letter must engender the idea in the reader that really you are there in person It is a warm, winning human style that receives the best attention — convincing attention

What You must not Forget.

When writing a letter you must not forget your reader's convenience, you must see things from his side — what will be acceptable to his convenience View them from his angle, consider his self-interest

You must put in the letter what your reader needs know — not what you desire to let him know

Tell him how your subjects will interest him — not why you are interested to tell him about it

Describe the advantages he will secure in your proposition — not your capacity to put it to him

Show him how it is for his welfare if you write to settle an account — not why you require or insist on prompt payment

Humouring the self-interest that is natural in the man — this gives the shortest route to successful pleading

Talking to the Point.

Do not try to force your readers through unnecessary preliminaries or introduction. Begin with the actual fact that the reader wishes to know, so that his attention may be gripped right at the start. It focuses his mind on your object or mission because it brings him right upon it.

Your letter must convey the exact idea you have in your mind—forcefully and convincingly. You can weave out words and sentences but what is required is to create an impulse in your reader to work up to your ideas. And unless your letter conveys ideas strong enough to produce action, the letter is a failure.

Your details must be accurate and suggestions definite. There must be no uncertain “ifs” no wavering guesswork. Take no chance, for your reader may be better informed.

Study your subject accurately, then give an accurate story — exact and comprehensive. Do not overstate your proposition in your selling enthusiasm for it may lead to misunderstanding and consequent loss of business.

A Clear and Logical Statement.

Make your information always complete and do not leave anything for the reader to guess, always think what the reader should know and give that out completely. Never imagine your reader may have some knowledge of your subject — for he may not have, and in hurry he may miss your point.

Carry your reader from point to point as you develop your story. Move in a regular gradual order — not crowd your sentences with undeveloped ideas. Remember you have to build up conviction and to do that you have to develop your theme point by point — growing each thought out of the preceding thought in a logical order until the whole is created into one big idea.

Use short sentences and brief paragraphs. Join them in the order that your idea is carried through them in better, bigger and bolder relief — never to lose the grip on your reader's attention.

Be Polite.

Politeness is always winning — a polite letter scarcely fails to get a hearing. Politeness is the clothing of a letter and you cannot take too much time to make your letter polite. Even when you have something harsh to tell your reader, he will not resent your letter, if it is polite. Or if your reader is busy, he will not fail to devote proper time to your message if it is garbed in courteousness. He cannot thrust a courteous letter aside carelessly but becomes somehow sympathetic towards its contents. He will thus feel your attitude and is influenced just as he is desired.

A Congenial Letter.

To make a letter congenial yet forcefully original — you must not forget to put original ideas and not conventional phrases in your letter, cutting out the old worn-out phrases and words. Your letter must not “advise” that “you esteemed favour” is “to hand”. It should never “beg to state”. It is a pleasure to read an original tone, a personal appeal without unencouraging worn-out wordy obstructions. Hackneyed words or phrases of yesterday cannot have the strength of originality and tone of sincere forcefulness.

Also your letter must suit the reader you are writing to. Try to understand from his correspondence something about his environment and preference, and do not fail to suit your choice of words and line of argument according to them.

The First Impression.

Above all, see that the first impression created by your letter engenders interest. A perfect, winning appearance never compensates lack of brain yet the appearance secures the first hearing and when this is gained the brain in the letter develops business. You must have no careless typing, untidy stationery, ungrammatical sentences or wrong spelling.

Important Rules.

Thus we come to the following conclusion which gives us the important rules which we must not lose sight of

- (1) Discard formality and be genial and frank
 - (2) Never forget reader's convenience
 - (3) Be brief but make your details accurate and not overstate them.
 - (4) Leave nothing for your reader to guess but always be complete and clear
 - (5) Be cordial and polite always
 - (6) Leave off hackneyed words and phrases. be original
 - (7) Make your statement in logical order
 - (8) Cultivate the conversational style.
 - (9) Never be untidy or careless
-

CHAPTER II

TECHNICALITIES OF A LETTER.

Physical Appearance.

The importance of the physical appearance of a business letter cannot be depreciated inasmuch as the first impression of the status of the writer created by it is sometimes the impelling force in the reader to regard its contents in favourable or unfavourable light. This physical appearance comprises —

- 1 Stationery used
- 2 System of typing
- 3 General form of the letter
- 4 Arrangement of the body of the letter
- 5 Addressing the envelope

Stationery.

No general rule can be given as to the selection of stationery — except that whatever business correspondence paper is used, it must be suggestive of dignity and elegance of the firm of the writer. Good white bond paper is the general quality although the coloured bond is the fashion with some traders or for departmental selection.

Two sizes of letter papers are generally in use. The standard size for ordinary correspondence is the quarter size sheet of $8\frac{1}{2}$ by 11 inches. The other is the half size — a sheet of $5\frac{1}{2}$ by $8\frac{1}{2}$ inches, generally known as the half

sheet The latter is frequently employed for the sake of economy in writing small letters especially in every-day routine correspondence

Another size which is generally known as the two-fold is a sheet of $7\frac{1}{2}$ by $10\frac{1}{2}$ inches which has become a substitute for the standard size and is frequently used by business firms for writing ordinary, but not very short, letters

A sheet of four pages are scarcely used in business correspondence, except on special occasions such as openings, or ceremonials, etc., when the letter breathes the character of social correspondence

All business firms or respectable persons have their own letter heads which may be either printed, engraved, embossed, lithographed or photogravured Address, cable address, telephone number, nature of business conducted, should also appear in their due positions Branch offices, bank references may also be pointed out Illustrations of factories, names of principal workers form also part of the letter head The following is an illustration which may be modified to suit circumstances —

INTERNATIONAL NEWS BUREAU

H K McCAY
President

EVANS BUILDING
WASHINGTON, D. C.

Cable Address
Dot-Washington

August 31, 1921

Envelopes, ribbons, pins, etc., should all be of good quality to match the paper used

System of Typing.

A decently type-written letter never fails to entice the readers to go through the entire portion. Ability to write in simple and pleasing style counts for nothing unless the whole is couched in a neat legible form. Now-a-days it has grown into a universal custom with the businessmen to send out type-written letters partly because of the ease with which the whole matter can be read and partly because of the feeling created by it in the reader of the respectability of the firm and that special attention has been accorded to him with reference to the subject.

The first point to be remembered in type-writing letters — so commonly left on the back ground in the curriculum of the type-writing institutions — is the proper arrangement of the heading. In printed letters the name of the writer appears at the left hand corner and address at the right hand corner with space left for filling in the date line. When the letter paper is without any printed letter heading, the address of the sender and the date of despatch should be put clearly at the top of the page. Three different ways of arranging the heading are in vogue. In the first sort of arrangement, it is customary to pose the heading in the right hand corner. But in no circumstances should it begin farther to the left than the centre of the page and extend beyond the right hand margin. If short, the address and date may be grouped in one line or they may occupy two or three lines, each beginning on a new margin with the difference of five indentations or less when that would fit the letter better so that the initial letters in the succeeding lines present a uniformly slanting position. In cases where more than one line is occupied, the date invariably should

be on a separate line. The second method which is of recent development used specially in U S A and is followed widely for the graceful look that it imparts to the letter is similar to the previous arrangement except that all the lines commence on the same margin. The third practice is to place the heading at the centre of the page.

Examples of three methods of arranging the heading appear below —

1st Method

Calcutta, May 2, 1922
22, Shambazar Bridge Road,
Shambazar, Calcutta,
May 2, 1922

2nd Method

22, Shambazar Bridge Road,
Shambazar, Calcutta,
May 2, 1922

3rd Method

Shambazar, Calcutta,
May 2, 1922

Another minor detail which also forms an important factor in ideal typing can be condensed in one general rule, *viz* abbreviations of all kinds should be avoided as much as possible. It is not businesslike to designate the months by figures, as many are prone to do. These minor points indicate rather carelessness which can be easily

remedied It is however permissible to use such abbreviations, *e g* Dec for December, etc , but no such abbreviations for March, May, June and July are allowed In writing out dates also the suffixes st, th, d, etc may be omitted, the custom being now out of date

When printed letter heads are used the date should be placed two spaces below the headline and two spaces above the reader's address The body of the letter should be as nearly as possible at the centre of the page

With proper margins left proportionately to the size of the letter, the message is made to stand out clearly before the reader and thus to secure better hearing A margin of one inch at the left is what is most commonly followed, though it depends upon the size of the letter paper Enough space should always be left at the top and bottom The margin on the right hand side should also be as even as possible Every new paragraph should also commence with a new margin to draw attention The paragraphs are generally indented five spaces or ten spaces or more but always the same procedure should be kept in view

Next comes the problem of spacing Though double spaced letters are often the easiest to read, single spaced type-writing is often followed partly because of the comely appearance it lends due to its composite nature and partly because the paragraphs may be separated from each other by double spacing When a long letter is to be typed, instead of typing in two pages, condense the whole in a single page by single spacing the matter If more than one sheet is necessary, plain paper sheet without the letter head is taken and a page mark is placed at the top in the centre The initials of the recipient may be put at the left-hand corner

to facilitate indentifications, if the sheets get separated. When the second sheet is printed the following may serve as illustration

<i>To</i>	<i>Sheet</i> .
---------------------	----------------

Carbon copies should not be made except for keeping copies.

The name and address of the addressee is placed at the left hand side with proper margin. As in the case of heading, the address may be arranged in indented form or may be lined up as before. Single spacing the lines is of common use even though the main body is double spaced.

Hints to the Typist.

The Typist must never be an untidy man and as upon the sense of beauty of the Typist in arranging the letters that pass through the machine depends much of the respectability of the firm, the following rules should be carefully studied by him

(1) Always make the arrangement of a letter or an address upon an envelope attractive. Remember your employer depends upon you for these things

(2) Have a thorough working knowledge of the proper titles, abbreviations, commercial expressions and technical terms of business in which you are engaged

(3) Take good care of all the enclosures and remittances that are sent with your letters

(4) Be able to edit intelligently any printed and type-written material that passes through your hand

(5) Learn to take care of your Type-writer, to change a ribbon or match it for filling in form letters

(6) Study the methods of billing, making out invoices statements, sales accounts, receipts, drafts and other financial and legal papers

(7) Accustom yourself to the filing system

CHAPTER III

GENERAL FORM OF THE LETTER.

A Typical Letter.

A business letter mainly consists of the following parts

(1) The heading including the address of the writer and date of writing

(2) Introduction, including the name and address of addressee and salutations, such as Sir, Dear Sir, Sirs, Gentlemen, Dear Mr ———, Dear Dr ———, My dear Mr ———, etc, according to the intimacy of the writer with the addressee

(3) Body of the letter

(4) Conclusion including complimentary close such as yours truly, yours faithfully, truly yours, etc

(5) Signature

These parts are all so generally known that all except the Body of the letter may be passed over

Example.

N. PERRY & CO.,

Diamond Merchants, Watchmakers & Jewellers

(1) *Telegraphic Address*

20, CHOWRINGHEE

"PICTURE" Calcutta
CODES USED

Calcutta October 10 1892

"A. B. C." 4TH & 5TH ED

(2) Mr A Narasimha Iyre,
Amratala Street,
Calcutta

Dear Sir,

(3) Which do you prefer — CASH or CREDIT?
There is pride in both!

It is nice to know that you always pay CASH for every purchase, but there is also a sense of gratification in the knowledge that you are TRUSTED

CASH or CREDIT — one is just as good as the other here. You can come in to-day and purchase an elegant piece of Diamond Jewellery — or a high grade Watch — or a dainty article of Silver, and it is yours on whichever system of payment you wish to adopt

If you desire to BUY NOW and PAY LATER there are no distressing formalities to undergo. Our CONFIDENTIAL EASY-PAY SYSTEM helps to gratify one's desires by utilising time to simplify payment. In other words, an article is purchased and is in use for 12 months before its purchase price has been fully paid.

Now, some would think that in affording such liberal accommodation we are reserving for ourselves an excessive margin of profit. We are not! And, this you will readily realize when you give us the opportunity of showing you round our showroom with its unique exhibits in Gem-set Jewellery, Silverware, Porcelain, Bronzes, and works of Art, which are acknowledged to be the finest assortment in the East.

(4) A visit from you will be a source of pleasure to us, and should some of the articles of precious merchandise arouse in you the desire of possession don't hesitate to make them your own.

(5)

Yours truly,
N. PERRY & Co

Body of the Letter.

The body of a letter is the part that contains the message, the letter is intended to convey. This forms the main structure while the other parts simply make up a frame-work upon which the main fabric may stand.

The letter as a general rule opens with a forceful presentation suggestive of the dignity and personality of the writer. Any reference to old correspondence or dates should be embodied in the preliminary sentence so as to gain the reader's attention at once. If possible, the central theme prevailing throughout may be embodied pithily to form a nice prelude to the whole. How to develop the subject matter and to sustain sequence of thought will follow in due course, let us restrict our attention in the following lines to the technicalities of the question.

Dividing the whole subject matter into a number of suitable paragraphs often improves the appearance of a letter. As to the size of a paragraph no definite rule can be laid down. The main thing to be borne in mind in this connection is that each particular theme of discussion is to be treated in a single paragraph. Proper paragraphing, as a matter of fact, when judged solely by its effect upon the eye is a matter of proportion and a given paragraph will appear long or short according to the length and arrangement of the whole matter. Maintenance of a uniform style, mode of treatment, punctuation, spelling and abbreviations are of the highest importance in the composition of a letter.

As a general rule, unless the message is a short one, the whole, instead of being put solid, should be properly paragraphed, as short paragraphs are usually more effective.

than long ones In an ordinary letter the paragraph should not exceed ten lines, but if this seriously hampers with the maintenance of thought and sense, the practice may be done away with Even in that case the opening and closing sentences being commonly of distinct matter from the body of the letter may be used as paragraphs.

There has recently arisen a practice of breaking up the whole into great many paragraphs in contravention to the recognised rules of paragraphing referred to above Reasons put forward in its favour are two, first, that such a letter is more attractive and therefore more likely to be read and secondly, when necessary, certain matters may be made to stand out distinctly from the rest The only thing to be observed here is that paragraphs containing information relating to the same subject should follow one another consecutively to make a connected narration

The Notable Items.

While replying a letter, in order that no part of the question escapes unnoticed it is advisable to take up and discuss the subjects one by one in the order they appear in the letter to which the reply is made If any new matter is to be introduced, it may be inserted at the end Matters on which correspondence is in progress should be, if possible, handled first It is superfluous to say that if any subject matter is likely to awaken interest in the reader it may be dealt in first in order to put the reader in a complaisant and respective frame of mind Importance of the subject matter also should be taken into consideration in adjudging the position of the paragraphs

In a letter dealing with different sorts of propositions, each one may be made to stand distinctly separated from the rest by placing a heading over each one in bold letters. Such headings may be used either in the left hand margin at the beginning of such paragraph, or inside the reading matter either at the extreme left or at the middle of the sheet.

Lists of any kind or specifications should not run with the paragraph but should begin with a deeper indentation to the right for distinction. If the list happens to be a long one, it may be attached to the main letter as an enclosure. To facilitate matters the lists may be put in tabular forms.

The letters should close with an acknowledgment of courtesy or thanks to the reader.

Thus we have the following subdivisions in the general letter —

- (1) Letter head
- (2) Date
- (3) Address
- (4) Salutation
- (5) Preliminary presentation
- (6) Body
- (7) Conclusion
- (8) Complimentary close
- (9) Signature

The following which is typical of short, pointed and well-addressed letter may serve as an apt example illustrating each of the sub-divisional heads —

Example.

Cable Address
"EXTENTRADE WASHINGTON"

Code WESTERN UNION
Telephone—Main 3613

AMERICAN BUREAU OF TRADE EXTENSION.

(Incorporated)

(1) EXTENTRADE BUILDING
WASHINGTON, D C

(2) March, 1922

(3) International Traders Ltd ,
33, Canning Street,
Calcutta

(4) Gentlemen

(5) Free publicity for your firm provided you are
still in Business !

(6) The forced liquidation of many firms during
the past year makes it advisable that you return the
attached questionnaire so that the commercial world
may be shown, through the International Directory of
Leaders in World Trade, that you weathered the recent
commercial storm

This information in our files also enables us
to answer inquiries about you and thus expedite busi-
ness connections you want

Your Company and its products will be placed
before the buying eyes of the world without charge
or obligation in the forthcoming edition of the Inter-
national Directory, which shows manufacturers,
importers and exporters, etc of all countries The
many commercial changes throughout the world during

the past year have made all previous records of commercial firms inaccurate

- (7) Your company will profit by this free publicity Fill out the questionnaire and return it to-day.
- (8) Yours very truly,
- (9) American Bureau of Trade Extension, Inc.

Signature.

The signature should always be in ink and in legible hand without any unnecessary flourish. When this is impossible a miniature zinc cut or rubber stamp of the original signature should be used. It is always good to stick to a particular form of signature.

When the proprietor or any partner of a firm puts his signature for the company he may use the name of the firm as his signature. Signature of a person writing under instruction of any body or firm should appear over the name of the party for which he stands with 'for' or 'per pro' (which means per procuration) preceding it. When in the capacity of a secretary or president of some Association, the position held by the writer should be placed under his signature.

A woman while signing her name should always prefix either 'Miss'. as the case may be, within brackets. A married woman should however use her own name as signature and supplement it with her husband's name prefixed by 'Mrs.' within brackets under her signature.

Addressing the Envelope.

Envelopes for the letter paper should be selected of such convenient size as to avoid unnecessary folding. Two

commonly used dimensions are $3\frac{1}{2}$ by $6\frac{1}{2}$ inches and $4\frac{1}{2}$ by $6\frac{1}{2}$ inches. Name and address of the firm should also appear at the top of the envelope in print so that even if the letter be refused or undelivered, it may be returned to the sender from the Dead Letter Office. In addressing envelopes the same rules as in the case of writing addresses inside should be followed. The only difference is that while the address within is often without the name of the street of the addressee the address on the envelope should be as complete as possible. Postal abbreviations, if used at all, should be used as suggested in the postal guides. All designations like Head Master, Accountant, etc. should be spelt out, and as courtesy to the reader his name must not be left without his titles. The titles should be put in abbreviated forms *e g*, M A, M L C, C I E, etc. Custom requires in general the use of 'Messrs' before the name of a firm, and of 'Mr' before the name a single individual. In lieu of 'Mr' sometimes the term 'Esq' is added after the name, after which the titles may be used. The name and address of the sender may be put at the left hand corner nicely squared up. To avoid writing the addresses twice, window envelopes are often used and the letter paper is so folded that the address within is visible through the transparent fabric of the envelope.

Spelling mistakes and improper punctuations, above all, any untidiness in typing or writing should not occur in any letter.

A careful attention to all the details will never fail to convince the readers of the respectability and business acumen of the writer.

Forms of Address.

In addressing gentlemen or firms of the following nationalities care should be taken to put the usual terminologies in their proper positions as shown below

	Single Individual.	Firms.
Bengali	Babu or Sijut	Messrs
Tamil	M R Ry Avergal	Do
Telugu	M R Ry Garu	Do
Mahamedans	Shaik or Maulvi	Do
	or Sahib	Do
Punjabi	Lala	Do
Burmese	Maung	Do
English	Mr	Do
French	Monsieur or M	Messieurs or MM
German	Heir	Heiren
Portuguese	Ilmo Snr	Ilmos Srs
Italian	Sig	Sigg
Dutch	Den Heer	De Heeren
Danish	Hr	Herrer
Norwegian	Do	Do
Swedish	Do	Do

The title 'Messrs' or its equivalents in foreign languages may be omitted while addressing a firm trading under an impersonal name as,

The National Tannery, Ltd

Part II.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

BUILDING UP OF THE LETTER.

Contents for Part II.

CHAPTER I — The Subject Matter.

Appealing to the Intellect—Value of Brevity—
Clear Statement of Motive—Viewing Readers'
Interest—The reason of Approaching—Des-
cription and Argument—Tone and Tract—
Conclusion

CHAPTER II — The Arrangement

Standard Method—Presentation of the Proposi-
tion—Opening Line—The Proposition—The
Argument—Persuasion—The Closing.

CHAPTER III — Characteristic of a Model Letter

General Characteristics—Originality—Tract and
Judgment—Adaptability—Tone—Force—Sus-
pended Interest

CHAPTER I

THE SUBJECT MATTER.

Appealing to the Intellect.

If the correct observance of technicalities of a letter attracts the attention of the recipient, the perfection in building up the subject matter appeals to his intellect. While the former creates interest in the letter by virtue of its neat and comely physical appearance, the letter awakens sympathetic attitude towards the contents of the letter by dint of its sustained literary diction, and even and logical flow of thought. The success of a business letter, however, depends on the perfect get-up of both these items. The outward look of the letter draws the wandering eyes towards it and the subject matter does the rest, i.e., entices the reader towards the proposition or article in question.

Now, the building up of the subject matter rests on three principal props, each of which is as important as the other two, *viz*,

- (1) Getting-up of the subject matter
- (2) The proper way of arrangement
- (3) The characteristics of a model letter

These subjects are of such vital importance that each of them needs a separate treatment. The present chapter is devoted to the first item.

Value of Brevity.

The first and the foremost point in good letter writing is brevity, though not at the expense of completeness and vividity. No unnecessary or irrelevant facts and figures

should be suffered to creep in. Curtail all superfluities harping on the same string and strike out whenever a single idea occurs doubly, if not meant for emphasis. Many are very erroneously apt to believe that too elaborate a discussion or description exercises a healthy influence on the reader's mind but they unfortunately seem to forget that the patience of the reader is thereby overtaxed, and there is no knowing when a rupture will take place due to overstrain and the letter thrown away. Brevity in business letters is doubly valuable because of the number of persons to whom the letter must go for its due handling, and the short time that each can give to a single letter. Moreover, in a long protracted letter the obvious reason is liable to be eclipsed by verbosity and it alienates the reader from the inward purpose. It is, therefore, highly desirable to write only as much as is necessary to carry weight with the reader and no more. Purposeless digressions should be sedulously avoided. 'Remember that the success of your letter depends even more upon what you put in than upon how much you put in', these are the words of a very successful publicist. Rather cut short such terms as 'Yours of the 17th received and contents noted', 'Trusting to hear from you at an early date'.

Instead of using such language as :

'Replying to your favour of the 21st instant in which you make enquiry regarding the result we have obtained by advertising in your paper we beg to state that

use such form which is at once brief and forceful

'I am glad to say, in reply to yours of the 21st, that our advertisement in your journal brought us more cash orders than we have ever mailed out

Clear Statement of Motive.

The motive of addressing the reader should be given as definite an expression as possible. The purpose of letter writing is frustrated if what the writer means is not put in lucid and at the same time a pleasing style. Any vagueness in the motive is naturally reflected in the body of the letter and is prejudicial to the success of the letter. All angles of views should converge towards making the reader feel and *feel vividly* the motive, of which the letter is made the medium to fulfil. To attain conciseness and vividity in one, to develop dry statistical figures into interesting facts, the reading matter should be gone through and remodelled again and again. Constant application in improving the reading matter never goes in vain and is responsible for very many successful letters.

Besides, as practical measures to gain this end, we suggest that the writer before beginning the letter should reflect on the central theme and weigh the arguments for and against it to have a clear personal insight into the matter so that he may be in a better position to handle the subject with caution, judgment and spontaneity, and can discreetly link up subordinate facts with the pervading topics in one unbroken chain. The following may serve as an illustration of the above when the need for advertisement is to be pointed out to the readers.

“The approach of trade revival, which was so long overdue, is signalled by the gradual improvement of the general market and preludes a fine business dawn.

Those who get prepared by this time will no doubt be the greatest gainers.

You, of course, do not like the opportunity to slip by, if so, screw up your courage to the starting of an advertisement campaign to make what you have to offer widely known and to reach a larger circle of customers. You cannot be indifferent on this point for your fortune is at stake, as all records show that most business failures hang in the tail of non-advertisement '

Viewing Readers' Interest.

Whenever possible, the opening line should be employed as showing how it is to the reader's interest to go through the entire letter, and by way of convincing him that his best interests and welfare are being looked after and are quite safe in the hands of the writer. Such linking up of the interest of both the parties, the writer and the written to, goes a great way towards the success of the letter. Couch your language in such a tone and style that the furtherance of the interest of the reader more than anything else is at your heart and that service to him is manifestly uppermost in your thought. Such winning aspects cannot but induce the reader to a favourable consideration of the subject referred to him. Whenever necessary, a second statement may be appended to elucidate the theme where a long introductory paragraph occurs. Note the following examples as illustrations on the above —

'Conducting a roaring business, of course, that is the desire of your heart. Allow me to suggest how I may help you in that direction '

'Our newly patented machine, we are confident, will prove a vital step for your immediate benefit and profit '

‘Whenever you get in difficulty, in transporting your goods, ring us up ’

The Reason of Approaching.

It is a far too common drawback of a writer to allow the reason of approaching the reader to be obscured by useless verbosity and lack of clear conception. A letter falls far short of its objective, if the reason does not stand out conspicuously from the rest. In this connection it will not be out of place to note that the purpose is too often confused with the reason. But they differ widely in meaning while the purpose of writing may be implied or not, the reasoning put forth should be broadly based to persuade the reader to the fulfilment of coveted purpose. The purpose may be hidden from view but the reasoning for approaching under all circumstances should be explicit. When a person offers something for ready sale, his reasoning for approaching the buyer is to persuade him to buy his commodity, while his object in view can be making profits, to clear bad stocks even at a loss, to wind up the business, to damp down the market and bring his competitors on their knees, and such other things. Here are a few concrete examples from successful letters where the reason for writing is very plain.

‘We offer the buyer, the lender, the dissatisfied owner, the attorney for heirs, an appraisal service founded upon positive knowledge of actual conditions, gained in twenty-five years ’

‘This is your opportunity to get a lot of pretty-puja clothes at very low cost if you order at once ’

‘We are looking for some body. Some body in your town. Some body who wants a whole lot of easy

profit Some alive, alert, resourceful dealer to handle our bigger profit glassware '

'We will help him the business, the goods will help him keep it '

Here is another instance quoted from an actual letter

We take pleasure to place our services at your disposal for marshalling your commodities to your highest advantage and profit The circulation policy of **COMMERCIAL INDIA** has already appealed to our progressive commercial classes Need we mention to you particularly what this enormous circulation among a progressive people means to your business? You have the opportunity to speak of your wares through the pages of **COMMERCIAL INDIA** to the widest circle of buying public all over the country Should you miss it?

We must have to close the forms by the first week of January, and if you value placing the story of your wares before the widest range of buying readers you cannot delay

Your competitor is certainly on the look out and may steal a march over you

Ever for your Success,'

Description and Argument.

Next comes the question of description The vividness of description of your proposition or articles of sale would conjure up a living picture in the mind of the reader Hazy and unforceful description is too often responsible for failure in getting responses No omission of the vital parts is allowable inasmuch as it instigates doubt about

the genuineness and quality while too much of it is disgusting. In describing the article special mention should be made in what respects yours is an improvement over others, *e g*

“The ‘Pearl’ handkerchiefs are specially attractive as pretty *pouja* gifts. Made of handsome *crepe de chine* with unique stencil pictures in many original designs and colourings, these are very acceptable gifts and because of their usefulness and attractiveness, are never amiss as remembrances.”

Arguments, like description, go a long way towards convincing the readers. Indirect arguments suggestive of the superiority of the articles are often more effective than direct arguments for, as in the latter case, the reader does not at all know that he is unconsciously taken through a chain of arguments. Take for instance the following example of indirect argument —

“The arrival of a large number of unsolicited testimonials from our satisfied customers for our new invention is a sure indicator of its great success. It goes, without saying that the ‘article’ has caused a great commotion in the market.”

Yet arguments are not all. You may convince the reader that your offer is the most advantageous but still he may not be in a mood to buy. So a letter generally has a few lines given to persuasion, which is the vital point. For example —

“The time to let us demonstrate is right now, to-day, this minute. There is nothing to hesitate about. *The risk is all ours.* Tear off the card. Get it right in the mail. You will be glad you did. You will count it a lucky move on your part.”

A real letter closes with the following persuasive sentences —

“Here is a real chance for you to reap a harvest of profit! A *chance* for you Go over the enclosures very carefully, read between the lines and see what a broad way of possibilities are opened before your eyes

Don't 'be dreaming' A big profit-opportunity is looking you in the eye right this time

Drop your card—immediately Take the step to-day—if prosperity's demand counts anything with you ”

Tone and Tact.

Though a sound business is built upon honest dealings, tone and tact are nevertheless useful instruments in the hands of a skilful writer in turning down a man without hurting his feeling and showing him the injustice of his position while persuading him to see things in a different direction Tact is also necessary to put in arguments in refuting objections which a reader may be inclined to raise on perusal of the matter The tone of courtesy and respect also tempers the contents suitably The following is an instance

‘You ask us to explain why the muslin such as you bought of us at Rs 2 per yard is now offered for sale at Re 1-12 The explanation is simple you made your purchase when the goods were just placed on sale, the present price, as our advertisement plainly states, is made on remnants in order to close out the line Under the circumstances we must decline to consider your suggestion that we refund to you the difference in price ’

Conclusion.

The letter should terminate with a friendly close

In a letter, however, all the several items merge into one another according to the needs

Below is a modification of an ideal letter

'This is a cordial invitation to you to see the working of our sugar machine

And your acceptance implies absolutely no obligation on your part

We are sure, however, that when you have once seen the working of the machine, you won't want to buy any other

Our machine has proved to be a self-selling one
It stands absolutely on its merits

I simply would like to make a few observations purely on your own account and future guidance I want you to know the machine and see for yourself what it really represents in simplicity of construction and efficiency

After these assurances, may I hope that you will call upon me any day this week?

Remember, there is not the slightest obligation I shall enjoy showing you the working whether or not you are interested in buying '

✓ CHAPTER II

THE ARRANGEMENT.

Standard Method.

In the preceding chapter the general principles to be followed in the composition of any business letter have been indicated. The method of arranging them should next receive our attention. It is no wonder that the proper arrangement of the contents of a letter should be an essential factor in good letter writing. No doubt the inclusion of convincing argument and winning persuasion, in the body of the letter specially when they are ably written or compiled with discretion, goes a long way towards securing the confidence of the reader but the proper arrangement thereof is nevertheless of no less importance. Simply crowding of facts and figures without any order or system, however interesting they seem in their isolated states, cannot but form a disjointed whole and is doomed to fail in carrying weight. Many are observed to ejaculate in utter disappointment to the effect that their letters have gone quite unnoticed and unresponded but they do not think worth their while to probe into the causes that were really responsible for their failure and to rectify the drawbacks. Faulty arrangement often offers causes of sad disappointment. Knowing how to arrange the matter will thus to a thinking mind, appear as important as selection of materials to be put in. A graceful harmony of the two is what all letters should aim at attaining.

At the very start it may be pointed out that it is not possible to dictate any typical system of arrangement. The

order followed by the master writers varies to a great extent according to personality and characteristic features of their own. Moreover to an expert letter writer the letter loses its brilliancy if some stereo-typed forms are mainly employed. They rather find a flavoury trait in departures from the general rule. But at the same time it should be made clear to the beginners that for them it is wise to follow the method prescribed below so long as experience and knowledge of human mind do not befit them to handle the letters in any way they please. Without a thorough grasp on the usual method of arrangement, one cannot possibly ascertain when any departure may be made with good effect. Let us here study what order is most natural and efficient as well and hence is advisable to follow.

Presentation of the Proposition.

The object of the letter cannot be realized unless the reader be prevailed upon to go through the entire letter. What sorts of materials should constitute the body has already been discussed. An insight into the subject would convince one that the presentation of the proposition at the very beginning is to be discouraged, because in 9 cases out of 10, this practice insinuates in the minds of the readers that the proposition is viewed from one side only inasmuch as it seems simply advantageous to the writer and thus prejudices their heart against the proposition even if they are carried away by reasons or sentiments which follow towards the proposal. Specially it is unwise to quote prices in the first paragraph without explaining the advantages and usefulness of the article in question. But there are always exceptions to the general rule. When the

proposal will without any doubt seem profitable to the reader or whenever an unusually cheap offer is made, the proposition may be put in the opening lines to ensure attention and careful perusal.

Opening Line.

Then how to begin if the proposition is not to go first? The object of letter writing is likely to be fulfilled if the first few lines can create wide-spread interest in the mind of the reader. As a rule, the success of a sales letter depends upon its opening paragraph. The general proposition contained in the letter may be ever so convincing but it will not be read by many men unless the opening lines look interesting. The lines should breathe of freshness, charming personality and enthusiasm. All cut and dried phrases and common-place utterances are to be sedulously pruned off. Express in a few crisp and tactful words that the interests of the recipients are looked after. The reason of approaching may also be embodied in the opening lines. The interest should as much as possible be sustained till the reader comes to an end of the letter. It has often been observed that the opening sentences seal the fate of the whole letter, for they may induce the reader to go on or stop instantly. Never write, 'It has occurred to the writer,' 'I am taking the means of acquainting you with the fact that I am a', etc. A few examples of apt openings follow —

'Of course you are in business to make money; and this being the case, would it not be worth while for you at this time to consider the handling of such additional lines as would enable you to make money during the summer months?'

'Behind this big machinery plant is an ideal that is much bigger than the plant itself, or the men who built it. That ideal is to help the Indian youth to find an honourable living and increase his earnings.'

The opening lines instead of forming a paragraph may consist of a single sentence, a mere phrase or a pertinent head line. Examples follow —

'Look for quick returns and profitable ones!'

'Earn big money by investing in —'

'Yes, it is true, every word of it!'

'Arrived!'

By way of passing it may be remarked that if the opening is too startling, it may give offence to the reader to whom it will be impossible to connect it logically with the proposition following.

The Proposition.

The next in order should come the proposition for present action before the reader. Here also a thorough and thorough knowledge of the order in which the proposition is to be offered is as important as a keen insight in regard to the materials to be put in the letter is necessary. The main point to be remembered is that the proposition is to be laid here in its entirety with the thought maintaining a logical flow in appropriate succession. In short, the presentation of the proposition should take place in a manner as to make the reader follow the letter with interest and act upon its suggestions. No amount of stern logic can secure a reading unless some new characteristics or personalities are developed. As an instance take —

'The moment you employ our Labour Saving Sewing Machine you stop the eternal paying into the pockets

of others, you get bigger amount of work with smaller amount of labour '

The Argument.

After the presentation of the proposition, it is well and good and most logical and natural as well to add a few lines in the shape of arguments, the main object of which is to show the advantages of the proposition and the profitability of the offer more to the reader than the writer seems to derive from it. The arguments when backed up with causes and effects, facts and circumstances appeal to our reason. The success of it, however, depends equally upon the goods, the reader and the proposition. Offering a machine to a villager is meaningless unless it is shown therein how with a capital within the reach of every man and with a simple manipulation of the machinery offered the reader will be enabled to earn a decent living at home. Finally when convincing proofs have been produced to corroborate the solidity of the proposition, one thing still remains to be done, we mean clinching the arguments to a climax which generally amounts to strong persuasions. Tactful wordings should be taken recourse to to incite prompt attention to the proposition.

Persuasion.

When the proposition has been presented and supported by arguments and facts and figures the mind of the reader attains a sympathetic mood towards the reasoning of the letter. But he should next be stirred up into action. Herein comes up the function of 'Persuasion'.

Suggest to the reader that an early compliance will end in his favour, request him to act up to your sugges-

tions while at the same time allow him to exercise his own free will, show him the timeliness of the offer, readiness to serve on your part, extend a hearty welcome to your showroom with no obligation on his part; hint that the reader may lose by delay, in short stir him to action. This function is often identical with closing paragraph as will be seen below

As an illustration take —

'After you have bought your first dozen red and blue pencils, you will be glad enough to buy them by the gross and save much more, you'll have identically the same experience as our many other satisfied customers.'

As a means to clinch the argument write —

'Send me your order by return mail. It will prove a real revelation to you

Take this money-saving step to-day'

The Closing.

Generally, a closing paragraph brings the whole into termination. Here also too conventional closings such as 'Trusting that we may have the pleasure of hearing from you and assuring you that your reply will be greatly appreciated' or 'Thanking you in advance for the early reply you will give us', are to be avoided. A do-it-now tone is all that is wanted. For examples —

'Fill up the enclosed blank and mail it to us'

'To-day — Right Now'

'No matter what the occasion, how trivial the purchase, give us a trial on your next order. You will be delighted with the result'

'You will be glad you adopted this suggestion. Try it at once and see'

'Decide to come right now—'tis a profitable impulse'

'In your town it is sold by our Agents Messrs. & Co Try it We are sure you will be satisfied with the quality And it will give your farm all the protection it needs'

A courteous or complimentary closing is also the custom with many The following may serve as examples —

'Assuring we are here to give you the same good qualities, conscientious values, square treatment and courteous attentions at all times'

'We would greatly appreciate an opportunity to quote you on your requirements'

'May I hope to hear from you by return mail?'

'We promise uniform good quality, correct weight and a sincere willingness at all times to prove our thorough appreciation of your kind patronage'

Conclusion.

From the above we see that the logical method of arrangement is as follows —

- 1 Enthusiastic Opening
- 2 Presentation of Proposition
- 3 Arguments, etc
- 4 Persuasion
5. Closing

which it is wise for beginners to follow though only experience and practice can dictate when a departure from the above system can be made without any detriment to the contents

The following example will serve as a guide —

Dear Sir,

Enthusiastic opening	Right now it is important that businessmen should look prosperous, should be well-dressed and carry the air of one untouched by adversity. This applies equally to the man whose credit is an asset in his business and to the man who is employed to represent others.
Proposition	A prosperous appearance is desirable at any time, you know this without my telling you, but there is one thing in connection with it that I can tell you—how to get the best results.
Argument	By results I mean best fabrics, best patterns, best styles, best fittings, and best workmanship in your clothes. Every other tailor claims the same things—of course, but I keep right on claiming them by everything I do, not only while you are buying a suit of me, but as long as you wear the suit. If I should see the suit on you a year after you brought it, I would say, "best fabric, best pattern, etc." and if you did not agree with me I would make you another suit for nothing. In other words I want the result more for the result than for the sake of getting your money. That's why I mean best when I say it.
Persuasion.	I am not carrying over any old stock: nor trying to work off 1920 patterns in suits made in 1921, my stocks are new and the 1921

I would make you another suit for nothing
patterns are very attractive and effective, I
would like to show them to you

My prices are fair, fair to you, fair
to me, fair to the best workmen who had,
they are not high prices—just fair

Closing

I would like to make your winter suit.

Yours very truly,

CHAPTER III

CHARACTERISTICS OF A MODEL LETTER.

General Characteristics.

Graceful physical look, judicious composition of the body matter and the proper arrangement of the same though of inestimable service in the making up of successful business letters, do not comprise all the elements necessary in a model letter but simply form a solid foundation upon which the entire structure would depend. Their assistance is no doubt indispensable in writing a most faultless composition but with all this they may be impotent in imparting a freshness and life running through the whole. It is difficult to lay down outlines on which a model letter should be drawn, for letters should be written in diverse tone and style to adapt themselves to the occasion and to the surroundings. All that is possible here is to point out several general characteristic features which almost all master letters contain. The most important of them are —

- (1) Originality
- (2) Tact and Judgment
- (3) Adaptability
- (4) Tone
- (5) Force
- (6) Suspended Interest

Originality.

A lively original composition holds a peculiar charm over the reader's mind. People are so much tired of

conventional writings that a stale style and stereo-typed expressions can scarcely hope to attract the notice of the readers. Most of the successful letters will be observed to contain sayings not met with generally. By originality of course we do not mean a queer saying but a genuine way of thinking, altogether in a new line to engender interest in what is to follow. Simplicity of thought finding expression in a simple and natural style never fails to awaken curiosity in the readers. Above all, opening paragraphs specially should be of original type departing as much as practicable from the grooved line of procedure. When the curiosity has once been raised to a point it is incumbent upon the writer to sustain it by prudent selection of matters. Letters with unique openings arrest attention at once. One cannot shut his eyes against such opening lines as

'You can't blame me if it happens!

I have flashed the signal

I've hung out the red light,—'

'Do you dare tattle with your health? Do you know it's the most valuable of your possessions? With it power, success and happiness are yours. Without it you are neither efficient nor happy.'

'Your name was given us as a man ready to grasp an extra-ordinary opportunity to make money.'

'Your money's your own. You will of course spend it any way you want to. You may pay high furniture prices. But we hardly believe.'

Displayed and catchy head lines also act as so many sign posts to the subject matter and serve as effective selling points since your reader cannot fail to see them. This method of using strong catchlines should only be

practised where it is justifiable by merit of the proposition.

'Match Problem Solved

Simple Machines Guaranteeing 50 per cent profit.
etc , etc '

'A unique Discovery

New in the field

Tact and Judgment.

Success in letter writing depends upon the tact with which the letter is to be handled. Tactfulness has many a time brought in fresh customers and has re-won the confidence and patronage of dissatisfied constituents. Now for drafting a letter, tactful and spontaneous at the same time, one must exercise good judgment, which with moderation and commonsense is the best friend of a letter writer. Observe all things and propositions from the point of view of the readers for whom the letter is intended. This practice will humour the readers, interest them, appeal to them and will never offend them.

Another policy generally adopted in this case is to think clearly the whole subject, weigh carefully the pros and cons and thus possess a first hand idea, clear and correct, of the proposition to be presented. In short, look into your heart and write. Don't try to imitate others but write out your own ideas steering clear of cut and dried phraseology. This practice will ensure originality of ideas and in the hand of a deep thinker the letter will possess the elements of a model letter. Good judgment also requires that the proposition of letters should appear quite plausible, since truth and sincerity are of the greatest assets to a letter writer. If there hangs some absurdity about the proposition, this will insinuate doubt in the

reader's mind as to the veracity of the writer, and the letter would fall far below its mark

Adaptability.

It is the skill to secure hearing from all parties. The same letter is not equally pulling in all centres. One may yield unprecedented success in one quarter and yet may fall quite flat in another circle. The letter should be adapted according to the temperament, education and scope of those to whom these are addressed. What may be catchy to one section of people with particular social or political views may be lacking in carrying weight with those of the opposite camp. In short the tastes of the various persons differing from those of others, before communicating with them their nature should be studied as much as possible and they should be approached by the master writer in a manner as most likely to appeal to their brain and heart. The language of the writer, the method of putting things, the length of the letter also require modification to make the letter interesting and not disgusting to the reader. A long letter may be quite agreeable to the sense of a villager unused to receive many mail letters daily but big letters would be quite tiresome to a busy man of business. Where the nature and inclination of the addressee is unknown it is desirable to write letters of mediocre size. Another important thing to be noted in this connection is being abreast of the times and taking the psychological moment to advantage in extending the business. Timeliness of offer is an important factor in winning new customers.

A touch of colloquial and personal language is often a useful instrument in the hands of skilful correspondents. Language is also to be moulded according to the profession

or trade of the recipient The use of a little slang and professional and technical phrases and rhetoric is not only allowable but also justified in conveying the idea that the correspondent is quite at home with the subject This does not of course presuppose wholesale technicalities in the body of the letter Only an occasional touch here and there signifies familiarity with the business

Tone.

While style is the 'dress of the thought', tone is 'atmosphere!' Try to cultivate an easy and natural tone It is determined both by the matter and by the impression that the writer wishes to produce The tone of the letter is affected to a considerable extent by the person in which the letter is written Many correspondents allow the first person to dominate over their correspondence Though this mode of expression smells of an egoistic tone giving offence to the recipients, its use is allowable while expressing some opinion or giving personal touches In general correspondence it is good to keep oneself in the background Such examples as, 'I have done such and such My articles are super-excellent The prices I offer are the lowest available in the market' fall ineffective The use of third person also imparts a cold and distant tone which in general letters should be discouraged It is thus preferable to write a letter in the second person because this shows a delicate courtesy to the reader and assures him that the question has been dealt from his point of view and that it is to his interest that the letter should be gone through.

Mark the congenial tone in the opening lines of a letter that talks facts and figures to the farmer appealing to him to paint his farm —

I have just been thinking about that barn of yours

It is the storehouse of your farm and holds the rewards of your season's labour, till they are marketed
A mighty important building!

You would not feel safe if it was not fully protected against fire, yet it is a fact that more barns are destroyed by paint neglect than by fire — and paint is a whole lot less expensive than insurance. It is the cheapest form of protection for you

Force.

The letter should possess convincing and compelling elements in it as well. To achieve this the letter should be forceful and absolutely outspoken. A spirit of enthusiasm should pervade the whole of the letter; this guarantees sincerity on the part of the writer and evokes faith and conviction from the prospective buyers.

A forceful writer moves his readers by the life and force he instils into the subject. He impresses the reader with the importance of the question. His liveliness and enthusiasm are contagious like laughter and catch any body who may happen to read it.

Talking direct to the point and being brief are also steps leading to forcefulness. Let your thoughts move with grandeur towards a climax, and thus lend an unusual force and vivacity to the whole, so rarely met with in ordinary correspondence.

The following is an instance of forceful paragraphs —

'I want a man who is a salesman from the ground up, who is a money maker from head to heel

He must have vim, vigour and velocity in him! He must have ginger, gumption and getability He must be ambitious, resourceful, reliable — yes, above all reliable

He must take hold of this thing with head, heart and hand and work for all there is in it '

Suspended Interest.

When the interest of the reader has once been awakened by an enthusiastic opening, do not let it flag but sustain it carefully, to the very end of the letter The crucial point is not to be revealed too soon In the words of a publicist, 'You are to build up his hope, awaken his desire, before you display the main object — the big idea — the real issue of your proposition By that time he is likely to want it He is ready for it His enthusiasm and interest are kindled He is then near action ' Here is an example of suspended interest —

If some body told you how you could increase your production 50 per cent or 60 per cent you would lend him an ear, wouldn't you?

And if some body else told you how you could cut down your manufacturing cost 25 to 30 per cent , you would listen to him too, wouldn't you?

Here follows another instance how interest is suspended while offering a book which shows how to be another man — a bigger edition of one's former self —

May be that's a strong thing to say! May be it isn't, may be I am putting it dead straight "You'll be another man " You're no different from the rest — the men of the hour — alert, up-and-doing, success-craving, determined to accomplish more to-day than they did yesterday

You are no different, I say If you, too, read
"The New Success" it will light within your breast the
fires of new ambition, just as it has done with every
other man

PART III.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

GENERAL CLASSIFICATION OF LETTERS.

Contents for Part III.

CHAPTER I — The Four Classes

Form or Routine Letters—Order Procuring Letters—Collection Letters—Agency Letters

CHAPTER II — The Form of Routine Letters

Orders and Answers to Orders—Reference to Catalogue—Itemizing the Goods Ordered—Description of Goods—Method or Date of Delivery—Remittances or Enclosures—Miscellaneous—Order Blank—Promptness in Reply—Simple Acknowledgment—Date of Delivery—Failure to Supply—Errors in Order Letters—The Form—Remittances—Mode of Adapting—The Closure

CHAPTER III — Enquiry Letters and Their Answers

Classifications—Letters leading to Purchases—Letters asking Favours, etc—Letters for Recommendations—Letters for References—Application for Position

CHAPTER IV — Complaint Letters and Their Adjustments.

Need for Complaints—Principles to be followed—Grounds of Complaints—The Points—The Adjustment

CHAPTER I

THE FOUR CLASSES.

Having given the general characteristics of Business Letters we are called upon to classify our correspondences. To attain efficiency in the correspondence of the office the first step would be to systematize the mail. And in doing this we find we can use stereo-typed forms in some routine business of the house. Thus we come to the first class of all business letters — The Routine or Form Letters which cover similar initial and answer letters to several parties.

Following this we divide our correspondence according to the kinds of business transaction. The general business of a commercial house are (a) Procuring orders, (b) Collecting money, (c) Appointing agents and retailers for distribution of merchandise. The correspondence therefore naturally classifies itself into these four groups.

- (1) Form or Routine Letters
- (2) Order Procuring Letters
- (3) Collection Letters
- (4) Agency Letters

When we have studied these four classes of business, we find the entire correspondence automatically divides itself into these four separate classes. We resystematize these in the following pages

CHAPTER II

THE FORM OR ROUTINE LETTERS.

Orders and Answers to Orders.

One of the most important items in the routine business of all merchants houses — big or small — is sending out ordering letters and acknowledging the orders received. In the proper conduction of business while goods are to be purchased either in raw or finished form from the manufacturers or wholesalers, by rail, river or sea by despatching order letters, the orders received by the firm in its turn from its customer, are to be acknowledged and fully filled up. And in due course enquiries are to be made and answers given, complaints are made and received and adjustment to them done. Thus in the Form Letters we have the following groups —

- (1) Orders and Answers to Orders
- (2) Enquiries and Answers to Them
- (3) Complaints and their Adjustment

The essential points to be borne in mind in the construction of ordering letters are —

- (1) Reference to catalogue
- (2) Itemizing the goods ordered
- (3) Description of goods
- (4) Method and Date of delivery
- (5) Remittances or Enclosures
- (6) Miscellaneous

Reference to Catalogue.

To minimise the chances of error and misunderstanding always give a reference of the goods you want from the catalogue or price list of the company with whom you place your order. Any number appended to denote the article or its quality must on all occasions be quoted with scrupulous accuracy. Such practice would help the selling firm to understand exactly the kind of your requirements and would thus end in expediting the affair. If the company does not issue any catalogue or circulars, details of goods from its previous correspondence may be freely quoted. If you use any order and office number, put this also clearly at about the top of the letter so that the other party will refer to it in responding.

Itemizing the Goods Ordered.

This means that names of articles for which orders are booked should be arranged carefully in a column each with a separate number. Writing the order letter in the tabular form or something amounting to it is here meant. It is not far to see that this sort of arrangement is most agreeable to the selling firm as this facilitates carrying out the order free from all risks of errors and omissions. The act of checking the despatch of order or packing of goods becomes a matter of easy completion both to the buyer and seller. An easy reference to the goods ordered or despatched is also afforded by this system.

Description of Goods.

The order letter should be explicit about the goods required. It is better to write a few words more than a few words less than those actually wanted to make the letter fully intelligible. Give a clear description of goods you need, state the quantity, size, style, price, etc. in the very words of the seller. Your interests will then not only be fully safeguarded inasmuch as you can complain if the goods are not up to description and can legally claim replacement of the order or refund of the value money but also the terms would be advantageous to the selling party as no possibility of misdelivery here exists and the orders may be complied with without consulting catalogues or previous communications. To eliminate probable sources of mistakes, the page of catalogue dwelling on the article or containing an illustration of the article is sometimes enclosed in the letter.

Method and Date of Delivery.

Too much cannot be said concerning the caution to be exercised to make this point quite clear and complete. If you are sorely in need of your articles, instruct the firm with whom you place your order to carry this out by such and such date. If the article be of no use to you if these are received later on, speak this out and write that the order is subject to cancellation provided the goods are not received by that time. The method of booking or shipment may also be specified, for instance, you should intimate that the parcel is to be sent by mail, by V P P, by rail, by

parcel post, by special messenger, or anything of the kind. If the order is to be sent by rail give the name of the nearest railway station and if by steamer, give the name of the nearest steamer ghat, and so on

This statement would prove equally helpful to the customer and seller. The seller is spared the trouble of ascertaining the best way of transit while the buyer feels that his instructions are being followed to the letter

Remittances or Enclosures.

A model letter would also allow a few words on the manner in which the monetary transaction would be done. If you enclose any cheque, draft, promissory notes, have it mentioned in the body of the letter

Miscellaneous.

If the destination where the goods are to be despatched be otherwise than that appearing on the letter head, clearly advise where the goods are to be sent and furnish also the new address

Duplicate orders are often to be sent when any unnecessary delay occurs in the safe arrival of goods. In such cases repeat your previous letter instead of writing to serve the order of such and such date. The importance of this procedure would be evident to you when it is taken into account that the letter may be lost in transit. Of course the whole matter should be laid bare to the party

In case of re-orders also repeat your order. An illustration covering all the points enumerated follows —

'On 26th March I sent you an order for the under-mentioned goods to be forwarded by rail, mail, but I regret to say that the articles have not reached me yet

The goods ordered for were '

We give below an example which may be accepted as a dependable model for order letters

Order No — G24

Gentlemen,

We have duly received your circular of the 4th instant with samples and price list. We like the samples sent and therefore enclose a trial order as follows —

6 pieces Tussor No 029 at Re 1-14 per yard

12 pieces Mercerised Suiting No 050 at Re 1-4 per yard

9 pieces Silk Tussor No 007 at Rs 2 per yard

Kindly supply this merchandise *via* E I R to Calcutta City Booking Office on or before April 2 and send the R/R by V P P. We are enclosing a cheque for Rs 20 as advance

Yours faithfully,

To minimise the task an Order Blank may be substituted

Order Blank.

BLARE & CO

Order No
Name

Allahabad
Date

Address

Remittance

Date of execution

Route

Number	Quantity	Articles	Price		

General Remarks

Signature

ANSWERS TO ORDER LETTERS.**Promptness in Reply.**

In the building up of business nothing is more important than promptness in replying all orders. The evils of dilatoriness in this instance need not be brought home to the business men. Business etiquette also demands that no letter should go unanswered even if one enquires in a line you never represent. The buyers are eager to know the fate of their letters and expect to get an early intimation of what action is being taken to carry out their orders.

Simple Acknowledgment.

The first duty on the receipt of an order letter is to acknowledge it, mentioning the date and reference number of the letter received. The order is sometimes repeated. In passing, write that the order is engaging your best attention and will be executed at the earliest possible date.

Printed letters with spaces left for filling up dates, subject matter, etc. are mailed to the prospective customers as acknowledgment. These should be drafted with care and simplicity to cover a great number of cases. A general form like this may be used —

Dear Sir,

We acknowledge with thanks your order of March 21, 1923, for 300 dozen pair of stockings per size and numbers quoted from our catalogue of January, 1923.

The order is receiving our attention and will be complied with in a week.

We assure you of our appreciation of your valuable trade.

Yours faithfully,

Notice of shipment or transport may be sent later on.

Date of Delivery.

If you are positive on sending the goods on such a day, inform the buyer to that effect. In short enlighten the buyer on the carrying out of the order as much as you can.

If your stocks have run low or you have oversold yourself and some delay is inevitable in complying with the order, speak this out unreservedly to your customer and also tell him positively on which day he may expect the goods. This practice would alleviate much misunderstanding and would help to preserve the mutual co-operation and good will.

Failure to Supply.

Occasions would arise when the selling firm would not be in a position to carry out an order at all or in full. In such cases write expressing your regret for failing to carry out the order. If the order can be filled only in part, inform the buyer which of the items you are unable to supply and thus allow him full freedom to purchase from any other source without any delay and consequent loss and inconvenience to himself.

Errors in Order Letters.

While replying the order letter one should point out with due courtesy any error which may have crept in, giving enumeration of figures denoting quality, price, etc. and hint at what the correct thing would be. It is better to wait for confirmation or re-assertion from the customer. But if the error be of minor importance and too evident to be misinterpreted, the order may be executed after necessary correction. Even then bring to the notice of the party the anomalies in the order letter and how they have been rectified and the order served without delay to save him inconvenience. A request may also be made to this effect that if the procedure is not satisfactory to the buyer

the merchandise may be returned to him at his expense. The under-mentioned letter may serve as a typical example of the foregoing —

Dear Sirs,

We have your Order No 1143/A of April 15, for 200 pieces of chintz Styles No C/36, C/40 and B/24 are being forwarded to-day in quantities as you desire We have however no No B/36 with width of 72 ins as this is not made in larger width than 56 ins

We are sending with other merchandise 25 pieces of N/36 with width of 72 inches as quoted in our previous catalogue If this style is not what you wish, you may return it at our expense and we will either substitute another model or credit you with amount of sale

We trust this arrangement will be satisfactory

The invoice accompanies the letter from which we have deducted the sum of Rupees Two hundred which we received in cheque along with the order

Assuring you of our best service and awaiting your further commands,

Cordially yours,

The Firm.

Thus we find that the answers to order letters follow the same general schedule, namely —

- (1) Acknowledgment of order
- (2) Restatement of the items

(3) Information regarding execution and transport

(4) General remark, if any

(5) Formal thanks

A formal Transport (Rail, or Shipping) Notice to inform the customer of the date and rate of transportation may be as follows —

SILK MANUFACTURING CO

Ludhiana

Date of order

Your Order No

Date received

Our Order No

Remittance

Execution

Quantity ordered	Quantity supplied	Description	Price		

Route of Transport

General Remark

Signature .

Remittances.

If any cheque, bank note, bill or draft or in short if remittances in any form accompany the order letter, acknowledge the receipt of the same while replying the letter

Mode of Adapting.

The mode of couching the letter should be varied according to circumstances. A letter to a business man may contain technical terms and phrases which are quickly intelligible to him but letters to private individual should be more explicit with as few technical terms as compatible with the purpose of the letter. The tone of writing needs be adapted to make it quite convincing and agreeable to the buyer.

The Closure.

Finally the letter should close with a courteous phrase or sentence stating that his commands would meet with early complance or utmost care or requesting the extension of his patronage and so on. Specially a new customer should be accorded a hearty welcome and informed that his further orders will receive the greatest of attention and will be filled with gladness and promptitude

CHAPTER III

ENQUIRY LETTERS AND THEIR ANSWERS.

The Purpose These Serve.

In business correspondence enquiry letters and their replies play an important part and require careful attention in their disposal. These are preliminary steps to order letters but still in scope they stand as a separate class inasmuch as these merely ask for definite information on some particular subject. For proper conduction of business a large volume of correspondence as to be maintained by every business house in the shape of enquiry letters. Whenever one offers or may possibly offer anything for sale which interests you, you have to make several enquiries regarding price, description, uses, etc., before the actual purchase is made. When you are in a critical position and are intent upon making a new departure from customary practice or are opening up new lines whose utility you are rather dubious of, you have to seek the opinion of experts in the line or of those whose advice counts much in such affairs. When you are sadly in need of certain information regarding articles you are interested in, you are to write to parties best equipped to help you in such matters. When one party asks certain commodities on credit you have to ascertain his financial and business status from references he may give you and from other sources as well. There are thousand and one other reasons

why enquiry letters absorb such a big share in our daily routine correspondence. Answers to such enquiries also make up a large bulk of correspondence. Replies as to prices, descriptions, etc. are to be made with care and accuracy. The replies, above all, should be all to the point and terse, concise and at the same time intelligible.

Classification.

To study the method of procedure in getting up enquiry letters it will be of much facility to have them classified and discuss them one at a time. The following are the main classes into which the subject may be suitably subdivided.—

- 1 Letters of enquiry before the actual purchase takes place
- 2 Letters asking certain favours
- 3 Enquiries asking individual opinion.
- 4 Letters soliciting recommendations
- 5 Letters asking for references.
- 6 Letters requesting for information
- 7 Letters applying for position

Before you send enquiry letters for information it is always good to follow the principle of giving no trouble to any person for information you can yourself collect with a little trouble. No enquiry also should be made regarding subjects already known to you. As few questions as possible should be asked. A note of thanks on the receipt of the desired information should always be sent. Also make it a point to enclose a self-addressed and stamped envelope or postage stamp in your letter of enquiry.

Letters Leading to Purchases.

These generally refer to request for catalogues, prices, booklets, circulars or samples and for any particular information preliminary to the purchases contemplated

Purchases however in the general sense of the word not only include the buying of commodities but also of services, etc In asking for particulars the letter should be as short as possible and to the point, laying special stress on the details you are specially in need of The points to be kept in view in such letters are (1) Mentioning the source where you get the address from (2) Definite statement of your enquiry and (3) Exact enumeration of the information you want

The following letter of enquiry may serve as a model —

‘Your name has been handed over to us by one of our friends as manufacturers of automatic looms

I shall be glad to learn from you the following particulars regarding it —

- 1 The maximum breadth of cloth it weaves
- 2 The average output per hour
- 3 Its price and any special features

In anticipation of an early reply.’

In replying to the inquiry of a prospective purchaser send your price list, catalogue, circular, etc if possible Some parties make it a point to send order blanks Sometimes personal replies are wanted Always try to give the information about the merchandise but the method of writing too much of the advantages derivable by the buyer is to be discouraged In short, render genuine service by offering clear, courteous and prompt information

For example the reply of the above enquiry may be put thus.—

‘I take great pleasure in sending you a catalogue of various types of looms we manufacture, in reply to your esteemed enquiry of the . instant All the particulars you want are embodied in the catalogue I would however like to draw your particular attention to para No 9 of the catalogue wherein the special improvements in the manufacture of looms have been dealt with

I also invite you any day you like in our factory to see the working of the looms and the quality of cloth woven

Awaiting your further commands,’

Letters Asking Favours, Etc.

In writing letters asking certain favours or individual opinion, or information, begin with a polite introduction. Follow this up with the statement of your request and explanation of your reason for asking When possible show your willingness to return such favour and finally offer hearty thanks for the trouble involved Details of the head on which particular information is wanted should also be embodied in the letter to facilitate the reply To save time the questions may be put in tabular form leaving space for the writer to fill the replies

An illustration of the above follows.—

‘From your advertisement in the “Industry” of Calcutta I see that you manufacture various sorts of machines Will you kindly fill up the accompanying list and supply me the information as early as possible?’

The information, I may be permitted to point out, is required for the compilation of a Directory of indigenous products of India—which by the bye is of the prime importance for the expansion of trade and commerce of the country

The insertion of your name will involve you no charges unless you want to tell your story in the Advertisement Columns, the rates for which are put in the Advertisement Schedule

Thanking you heartily for this kindness, believe me,

Sincerely yours,

The replies should be clear and concise Give references to books, catalogues, pamphlets to simplify the answers All information supplied should above all the accurate and prompt

Letters for Recommendations.

The recommendations may be asked for service, for credit or merchandise or from school, bank, etc In the writing of all such letters, let your enquiries be terse and to the point and follow the general principle enumerated under the preceding head Over and above that, promise that the information will be accepted in confidence The following is a common form issued by a party asking for recommendation of an applicant for service —

‘Will you please give us such information as you have on file regarding Mr _____, an old employee in your firm? He wished to serve with us and has given your name as his reference.

The information will of course be kept confidential.
Thanking you for the courtesy,

Yours faithfully,'

Letters for References.

Letters are sometimes to be written to parties to give references in their files regarding yourself when another has occasion to enquire regarding you. In drafting such letters the following points should be kept in view.

- 1 State the nature of your request
- 2 Name the firm for which the reference is wanted
- 3 Nature of your connection with the party with date, duration, etc
- 4 Thanks for favour

The tone may, however, be modified if you are well acquainted with the person whom you approach. In that case you may dilate upon the facts concerning the position you are seeking and bring also personal touches in your letter.

Below is a letter illustrating the above points:—

'I am seeking a position as an assistant accountant with the . . . Bank and should like to give your name as a reference

I held the position of an assistant accountant temporarily for about 9 months in your office in 1921 during the absence of Mr . . .

As my duties there will be similar in all respects to the work I performed in your office a recommendation from you will be of great help to me

Thanking you in anticipation of your kindness,'

Applying for Position.

These letters require the greatest care in their composition. The first rule to follow in the writing of an application for a position is to judge what the employer wants. It is unwise to dwell upon your attainments and doings if these have got no direct bearing on the vacancy. In answering advertisements follow the instruction given and answer in the right line as wanted by the advertiser.

The first thing essential is to arouse the reader's interests specially if the application is unsolicited. Secondly, get into personal touch with the reader. A mention may be made how you came to know of the vacancy; if from any advertisement, mention date, news paper, box number, etc.

The third point to write upon is the consideration of the reader's needs. By this it is meant the applicant should convince the reader that the writer is not a job hunter hankering after any sort of post he may secure.

Next should come in what is commonly known as argument, wherein the applicant should state in plain language his qualifications, education, experiences, etc., and any particular information that is likely to go in his favour during the selection.

Finally to persuade the reader of your qualification to fill up the vacancy you may put the names of firms where you served or give good references. Your personal liking for the employer's business may also be pointed out or you may give address where the reader may find you for immediate interview.

Note the development of the above points in the following letter —

"I read your advertisement for a correspondent in this morning's paper. I have had unusual experience in this work and believe I can fulfil your requirements to the letter.

You, of course, want your general correspondence and sales letters written in forceful, clear-cut style that gets result.

You want them to bring more enquiries, orders or remittances.

You don't want them wordy or ambiguous.

You want them to be direct and to the point to get your story across—to make up the other man's mind to bring back something.

I feel I know my work, and, what is more, like to write letters more than anything else.

We can discuss the salary after I know more fully your requirements. My address in Calcutta is given at the top.

I am waiting for your call."

The application letters, in response to advertisements should answer all the requirements mentioned in the advertisement. Let it not be too round about and discursive in style and too given to personal history that has no bearing on the matter in hand. By making these matters so prominent the writer lays himself open to an accusation of conceit and 'cocksureness' that are rather undesirable.

The following letter is clear, concise and business-like that is sure of consideration. The advertiser wanted a young man—well educated, original for writing mail order literature. The applicant to state age, experience, and salary to start.

“My qualifications for the position advertised are as follows —

Age—25, unmarried

Education Passed the B A Examination of
the University in 1913

Experience Retail Salesman for . .
& Co , 1914-16

Wholesale Salesman with the same firm, 1916-19

Advertisement writer for . & Co ,
Calcutta, 1919-21

Advertisement writer for & Co ,
Bombay, 1921 to present time and still employed by
them

Salary expected to start Rs per
month

My desire to leave my present position is due to the fact that I believe I can do better work by devoting my energy to one line of advertisement writing, instead of being obliged to handle many different propositions. My present employers know of my desire to get into mail order work and will be glad to answer any enquiries regarding my ability

I left my previous employers of my own accord I have general letters of recommendation from both firms one of which credits me with much originality

While I am willing to start at Rs per month, I understand that I should expect something better as soon as I proved my worth

If you will kindly grant me a personal interview, and allow me to show you some samples of my work,

I believe I can convince you of my ability to meet your requirements

Respectfully yours,"

In applying for a position at the suggestion of a friend or acquaintance of his prospective employer, the opening paragraph may be modelled thus —

"Mr of informs me you are in immediate need of a sales-manager and has advised me to apply for the position "

In applying for a position with a firm which may possibly require your services, begin as follows —

"In case you have need of another correspondence clerk, either now or in immediate future, will you kindly consider my abilities to meet your requirements?"

Letter of Introduction.

Letters of introduction fall also under the category of letters of information. The style should be a happy admixture of business and social correspondence. In writing a letter of introduction make a formal mention of the person introduced and then explain the object of such introduction and finally recommend the person for interest, assistance or courteous attention. Here is a typical example of an effective letter of introduction —

"This is to introduce Mr a member of the physical staff of my college

Mr is making a thorough study of the science of astronomy and desires to have a free use of your observatory for a day or two with reference

to the researches he is making with respect to certain stars

You may remember my having mentioned Mr .
during my stay at Calcutta and speaking of his admiration for your observatory, now the best equipped in India

Any courtesy you can show Mr will
be regarded as a personal favour to me

Cordially yours,"

CHAPTER IV

COMPLAINT LETTERS AND THEIR ADJUSTMENT.

Need for Complaints.

Modern business methods have greatly minimised the chances of mistakes in the conduction of business but still it is not uncommon that complaints of commissions and omissions are received in all business houses, even of the best types. This gives rise to occasions of adjusting the complaint letter. Again in its turn every business house has to send complaint letters for redress of its grievances.

Principles to be Followed.

Both the complaint letters and their adjustment, especially the latter one, are to be drafted with extreme care. A clear indignant tone is dominant in the complaint letters of some parties but such, except under special circumstances, should not be allowed to go uninterfered. A business letter under no circumstances should shake off the semblance of courtesy and give vent to outbursts of temper. Before instituting a complaint all possible enquiries should be made to make sure that the cause of complaint does not proceed from your faulty correspondence or otherwise. It has been found that causes of grievances often arise owing to misunderstanding of the letters and terms and the exchange of letters may bring the matter to an amicable settlement. Lay bare your grievances one by one and

with the best of your temper No one desires to lose a customer, much less to earn a bad reputation The other party to which the complaint is made may be quite unaware of the mistake and would eagerly redress your complaints. 'To err is human' this golden proverb at least should make us lenient towards other's drawbacks because, as the proverb teaches, with the best intentions we can offer causes of complaints to others who also may have grudges against us It is wisest, however, in all matters that justify a complaint to give the offending party immediate notice of the fact and to reserve judgment on him until he can explain his side of the question Complaint letters should be tempered with moderation and evince a tone that the complainant is convinced that the party on the other side is ready to meet him half way Another important factor in the writing out of complaint letters is the observance of promptness Lodge your complaint as soon as you detect the flaw An old complaint is not effective in all cases, some business houses have a time-limit within which claims for adjustment are allowed

Grounds of Complaint.

The causes which give rise to the drafting of complaint letters are varied and numerous These may be at work singly or conjointly The very important of the lot are —

(1) The quantity of goods received may fall short of the quantity ordered for or advised in the invoice

(2) Goods not ordered for may be wrongfully delivered or wrong goods may be despatched instead of those wanted.

(3) An unusual delay may occur in the carrying out of the order or the articles may not reach the buyer even though the invoice, etc. may be to hand

(4) Quantity of goods may exceed the quantity ordered for

(5) Quality of the commodities may not be up to the standard

(6) Goods may be received in a maimed and mutilated condition. Articles may be badly damaged or broken

(7) Goods received may not agree with the description given by the seller

(8) Goods may be defective in their very character, e.g. books may be worm-eaten or pages may be missing; textiles may be soiled with oil, or grease or split in the middle

(9) Wrong address may be put on parcels

(10) The charges made may be more than reasonable or more than catalogue price

The causes can be multiplied without number but the above are of the most frequent occurrences

The Points.

In drafting complaint letters the undermentioned points should be clearly kept in view and expressed in a distinct manner —

(1) The first point is to give reference of date and number of your order letter. The name of the article and the quantity ordered for may be mentioned, if necessary.

(2) The difficulty you now experience in connection with the order needs then be stated

(3) The next point which would follow logically is what sort of measures or adjustment you now propose

(4) Finally close the letter with due words of courtesy

In cases of non-delivery of goods, unless an acknowledgment of the order has already been received, it is always advisable to send a duplicate copy of the order, so that this may be complied with immediately if the former one were lost somehow

The development of the above points is illustrated in the following letters.—

“On April 29 I sent you order No 856 for 24 dozen of glass globes of 12 inches diameter

I received your invoice and despatch notice from which I learned that the goods were forwarded on the 5th May It is the end of May and the merchandise has not arrived

As I am now completely out of the stock ordered, this delay is causing me serious loss of business Will you kindly verify shipment and send traces if the goods are en route?

I shall be truly grateful if you will give this matter your earnest and proper attention ”

Here is another which wants replacement for damaged goods supplied —

“Our order No 856 for 24 doz of glass globes, shipped May 5, reaches us to-day

We find on examination that 1 doz of the globes of style II are badly cracked and quite unsaleable. It is doubtless this escaped your attention in packing

We are returning these globes with the request that you will replace them with fresh stock As our

orders cannot be served without these, we shall ask you to hurry them along as quickly as possible

We shall be grateful if you give this matter your immediate attention "

We now give below another model complaint letter which states that the orders supplied do not tally with the description presented by the seller —

"Your shipment of 24 doz glass globes in pursuance to our order No 865, forwarded by you on May 5, has just reached us

'We find these globes are not up to your usual standard of quality These do not tally with your description stated in your catalogue of 1923 These are not of hard transparent glass without any flaw as we expected them to be

These being not the class of goods our customers want, we are accordingly returning them We trust that you will be able to exchange them for better merchandise, more like that you shipped us in February last If you cannot at present supply us with higher grade goods please credit our account with the amount of this item

It is with reluctance that we make this complaint, for we appreciate the satisfactory service you have always given us in the past "

The Adjustment.

If the complaint letters require cool judgment, their adjustment demands, over and above, that tact A complaint which is handled promptly and tactfully is already half adjusted, no matter how serious the difference may appear.

Complaints received may be classed under two main groups those from individuals and those from business firms. Different modes of procedure are to be adopted in handling these two sorts of letters. Individuals are apt to believe that theirs were the only orders that the other party had to fulfil and consequently are liable to show more anger for any ground of grievance than any business-house. Their letters should be attended to with greatest care and promptness. Even they may be allowed to be a bit dictatorial in the adjustment.

The first essential in handling complaint letters is promptness in reply. This shows the complainant that the other party means him well and he rests assured that his grievances will meet due attention from you. If the enquiry will take some time, acknowledge the letter and promise proper investigations. For enquiry look up carefully to orders and read the letter of complaint. Trace out who is responsible for the matter see whether it is you or the customer or the transportation agent is at fault before you attempt to explain the cause of the complaint.

If enquiries reveal a mistake on your part, do not try to shake it off your shoulders. The better course is of course to apologise for the mistake and write at once to the other party expressing your extreme regret for any cause of complaint, and proposing the adjustment now possible. In your letter give expression to a tone that you are ever ready to redress the grievance and the care you always exercise in despatching your goods.

In acknowledging the complaint letters, a form like the following may be employed to cover all classes of complaints lodged —

"Your letter of . . . has reached us We thank you for calling prompt attention to the difficulty. We are making an immediate investigation You may expect to hear from us within a few days

Yours very truly,"

The following is a letter of regret for delivery of damaged goods.

"I regret very much to read the contents of your letter of the . . . instant regarding the delivery of damaged goods

I am extremely sorry that you have been inconvenienced by such delivery I wonder how it could escape our checker's attention, as it is his duty to inspect all the goods before they are finally packed I would now enjoin upon him to exercise greater care that the same mistake does not reoccur

I would ask you to send back the goods at our own expense when these will be promptly replaced by fresh stock

Again regretting for the trouble to which you were put and hoping to be favoured with your patronage ever onwards "

If the complaint is due to delay in delivery of goods, and if enquiry shows that the transport company is to blame, you may write thus:—

"We regret that your order No 568/23 for 360 tons of wheat has not reached you yet The merchandise was booked with . . . Steamer Co on the date on which we despatched the invoice to you We are sending enquiries to the transport company and if the goods are not located within a few days

we will duplicate the order, asking you to return the original shipment, when it arrives

We are extremely sorry that you have been inconvenienced and will do our best to hurry the goods on "

If from your enquiries it appears that neither you nor the transport agent is at fault, but it was due to some mistake in the order or number on the part of the complainant, then also he should be written to with due courtesy. It should however be pointed out that you followed his instructions to the letter and finally propose some way of adjustment so that neither party suffers. The under-mentioned letter will illustrate our point

"In your order of 6th instant you asked us to send 90 gross but you write in your to-day's letter that you ordered for only 60 gross. It may be due to a mistake of typing the order letter and though we are not in any way responsible I am sorry that you have been inconvenienced owing to this

You may, however, return the extra goods, freight and charges prepaid when we will credit the value of goods returned to your account

We believe this arrangement will satisfy you "

Thus studying these letters of adjustments we find these cover the following points which we must not miss in drafting the adjustment letters —

- (1) Apology for the inconvenience
- (2) Records of the case
- (3) Investigation and its result
- (4) Assurance of adjustment
- (5) Sympathy in the trouble

The following mistakes are to be carefully avoided —

(1) A hasty denial before the facts of the case are clearly understood

(2) Shaking the blame that should be acknowledged

(3) Accepting the words of a dishonest claimant

(4) Failure to pacify the customer or make clear your intention

Remember, above all, that as complaints arise from hundreds of different causes, no stereotyped forms can be used in all. Each individual letter must be dealt with specially and must receive individual attention. Classified paragraphs thoughtfully worded may however be slipped into adjustment letters with good profit

PART IV.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

MAIL ORDER BUSINESS.

CONTENTS FOR PART IV

- CHAPTER I — What Is Mail Order Business
- CHAPTER II — Mail Order Salesmanship
- CHAPTER III — Suitable Articles
- CHAPTER IV — Publicity
- CHAPTER V — Advertising In The Press
Keying Advertisement.
- CHAPTER VI — Direct Advertising By Post
- CHAPTER VII — Catalogues
- CHAPTER VIII — Mailing List

CHAPTER I

MAIL ORDER BUSINESS

What it is.

What is Mail Order Business?—Many of the readers will be curious to know although many of them will be attracted to it by the widely-told story of its profit-earning possibilities. As a general principle it is the business secured through post and executed by the same way.

These success of the Mail Order Business depends upon the selection of suitable articles of sale and the proper exercise of a higher order of salesmanship. The principle is that the individual customer must be convinced that the mail order man can serve him better than the shops that compete with him in every street.

Disadvantages to the mail order man in the adoption of selling by post as against the more conventional line are many and varied.

Persuasion to purchase is much easier when the seller is face to face with the customer. The appeal in cold type cannot carry the glance of the eye, of the inflection of the voice, nor can it enable the seller to display the actual merchandise to tempt the customers — except through the cold lines of illustrations. He must have in supreme degree the ability to inspire confidence in himself and his wares and not only this but has to maintain it so much so that to act up to the printed profession he must

in actuality place the satisfaction of his customers before the profit arising from any individual transaction

The advantages in this class of business are also big, if the man is clever enough to grasp them, while if the success is difficult, it may be much greater. The selling is much bigger than that of the ordinary retail merchant who can only sell to those whom he can persuade within the portals of his establishment but the mail order man sells to every one whom he can reach by post. His turn-over is bounded not by the buying capacity of his town or city but it can be extended to wider and wider field where his own selling ability can carry him. Monetary profit is the object of all commerce but the pride of achievement counts something and to quote a very successful American mail order man, "I know of no greater and more legitimate source of such pride than the establishment of a large and successful mail order business"

CHAPTER II

MAIL ORDER SALESMANSHIP.

What is salesmanship? — a broad question which requires many points to be considered for a general reply. Salesmanship is a personal face-to-face action which is intended to bring about sale of the goods for sale. But more broadly speaking, it is the art of selling something to somebody. Considered wholly from a commercial point of view however salesmanship consists in personal solicitation, the salesman and the customer meeting face to face.

The object of salesmanship is firstly the custom and secondly the solicitation. It is the best-posted salesman who draws out the intention of buying in the buyer, gives him the best information for the article for sale and subsequently effects the sale.

To do this, the first-class salesman, whether he is inside the counter as in the case of a mail order man, or on the floor or on the road, must have the following equipments —

Firstly, he must know his goods.

Secondly, he must acquire the ability to describe or talk the goods to the entirety of customer's satisfaction.

Thirdly, he must be posted to a general knowledge of business principles.

Fourthly, he must also have a working familiarity with the business methods and action of his competitors.

Fifthly, he must cultivate genialty in his talk so as to induce curiosity in the buyer.

Sixthly, he must diagnose the customer.

Seventhly, he must be both pleasing and profitable to the customer

But above all and specially for a mail order salesman, he must get more than an ordinary hearing for what he talks or sends through the mails

From the generality thus we come to the mail order salesman whose function it is to talk life through cold letters and inert literature. The problem for him is to make the literature say, "See me — hear my message — before you make up your mind "

Remember you must have to get the first attention to you — get the right kind of attention and to do this what you say must be strictly in keeping with the business. Your appeal to the man's curiosity, induce him to look into your idea and make him want to see what kind of person could think of such an idea. You must establish certain amount of confidence by your first appearance. "See me" — "buy me" — "read me" — "choose me" — that is the idea at the back of everything that clamours to be read.

The problem is what shall you put on the outside of your selling message. How shall you clothe your complete selling story in a way which will get the attention among lots of other applicants for attention waiting their turn at a man's desk in his office or trying to awaken new desires in all the members of a family circle?

The first step is to realize that it will pay you to consider what cloak you will choose for your salesmanship.

Sometimes you want an idea which will say instantly to the man who receives your message, "Look at me"

Sometimes the man already wants to get your message and you simply want to be sure that it reaches him at his end of the line. So your message should say, "Here I am".

Sometimes you have the man's interest and his open-minded attention and you want to say first of all, "Believe in me"

Sometimes you do not expect an immediate decision — or you hope that the man will keep you in mind for future business, and you want your first message to be, "I am valuable — save me"

And sometimes you do not want to attract attention until you actually begin to talk — you want to slip under the guard of a man who has no interest in your proposition until you win his interest — and feel that he has no time for your story, until you prove to him that he has

Most often, what you want is a combination of these various elements and ingredients and your problem is to know the possibilities and mix your appeals in the proportion which gets the most results

In the mail order salesmanship besides the ideas the garb in which they are sent should breathe the dignity of the sender and prove attractive to the receiver Ideas, if they are good enough, can of course be expressed in words alone and command attention to the most cheaply prepared literature

But it is dangerous to reason, because some one with a remarkable idea has presented it cheaply and won, that nothing needs be fine

As a general thing it is better to depend upon more than one means of getting attention If you have a good idea, people may recognise its merits in any garb But if you dress up that idea in the best way possible, you are simply making sure that everyone will recognise its worth.

CHAPTER III

SUITABLE BUSINESS.

All classes of business are not equally suitable for prosecution upon the mail order system. In the mail order business evidently it is necessary to deliver the goods by post or rail. As such the goods should be of a nature where delivery charges are small, proportionate to the value of articles. Secondly, chances of competition with articles available in the local shops should be avoided as far as possible.

Excessive cheapness is not possible in mail order selling and the claim to excessive cheapness is detrimental. To the customer at a distance, when goods cannot be examined before ordering, cheapness carries the suggestion of rubbish. The salesman who cannot do business on insistent claims to high quality, will not send his turnover up by shouting cheapness.

Novelty articles have special attraction for moderate business on the mail order system. In this you can draw out the customer's needs where no such need was apparent before and supply him without the smallest chance of competition.

Chemical and medical preparations also have the same chance before a rural population where requirements are not available locally.

Children's requirements present a big field for exploitation by the mail order man and if you can induce

children to be attracted by the illustrations in your well-presented catalogue you may be sure of continued orders.

The rural people also can share in the mail order business by presenting local manufactures to the townspeople, and retailers. This will help them to build an earning business and enable them to extend a big helping hand for the development of local industries.

Articles of every day necessity such as watches etc., can also be sold in big quantities by the mail order system to earn considerable profit to the seller.

You can handle general merchandise also in this system by mail. Clothing and tailored goods may be considered the mainstay. In the clothing trade, comparison is difficult, because patterns and cloths differ widely so that good profits are possible.

Footwear and leather goods present another line where also a well-presented and illustrated catalogue will not fail to net in profitable orders.

Jewellery articles present another line. Scarf pins, collar buttons, locket and medals, chains, rings, bracelets, etc., etc., command extensive sale at reasonable profit.

It is needless to multiply the above list. Only keep an eye in selecting your list on such articles as would involve —

- (1) the least possibility of competition,
- (2) capability of earning biggest profit inspite of the transit charges,
- (3) the least delivery charge,
- (4) availability in good stock

The last feature gives an added advantage to the mail order business inasmuch as the seller will not require to keep a big stock but can effect purchase when orders are received. Thus he will be able to manage with the least capital

CHAPTER IV

PUBLICITY.

The success of the mail order business depends principally upon publicity which is, ordinarily speaking, the art of acquainting the people with the name, nature and uses of the saleable commodity. The object of publicity is to create want — new want where there was none, and the intensification of the feeling of want — where some is already peeping in. For, the successful publicity does not stop with publishing the claims that are made for a product. The advertising must not only tell the possible consumer all about the product, but must create in his mind a desire to possess it.

Publicity is an all-embracing name in modern advertising which covers the entire range of methods and devices that may be used to catch and hold the public attention. Publicity for the purpose of the mail order business may be divided into two branches — (1) General Publicity, and (2) Direct Publicity. The former is that form of advertising which seeks through various channels and mediums to disseminate information regarding a saleable product to the end that a demand for the same may be created on the part of the consumers, this demand being supplied by the selling agencies, whether they be wholesalers, jobbers, retainers or salaried agents of the concern which is prospecting the product.

Direct Publicity is that form of publicity which seeks through advertising to sell direct to the consumer.

without reference to any middleman. Its purpose is to get orders for the products advertised direct from the consumer without using any selling agency of any kind or description

Publicity in the mail order business is concerned more with this form of direct publicity which may be of two kinds — press advertising and posted letters and circulars, etc. The object of press advertising is to stimulate enquiries and it then rests with the salesmanship of the business to turn enquiries into bargains. The circular by post advertising is intended to bring order as an immediate response

Most mail order houses cultivate both varieties

CHAPTER V.

ADVERTISING IN THE PRESS.

We have already pointed out that the purpose of press advertising in the mail order business is to inspire enquiries. The enquiries may be taken generally as the most potential buyers in this system of business. As such the writing of mail order advertisements is an art in itself. The mail order advertisement must be written to get business and as such every care must be taken that none of its points misses or fails to convince the readers. It must be a "puller" as the Americans express it. It is a puller in a small space and if properly phrased and constructed gets as many inquiries as can be elicited through large space in which respect it differs radically from the so-called general publicity advertising. Every line counts in a mail order advertisement, hence the sentences must be clear and terse. Certain redundancies and waste of space may be permitted in general publicity but in mail order advertising every word must be pregnant with vital interest, as the object is to possess the reader's mind with a new want or to move him with the idea that an old want may be quickly and cheaply gratified. The sentences must have individuality of style and must be different enough from the general run of advertisements to command immediate attention and interest. As the object is to stimulate the curiosity of the reader, it is a good plan in most mail-order advertising to leave out the price of the commodity and, for the same reason, the advertisement

should better include a picture of the commodity that is offered for sale. The headline or caption of the advertisement tells what the content is and much will depend upon the wording of this head line or introductory sentence in the matter of its ability to attract the attention of the readers.

We give below a few instances of most typical mail order advertising —

FISHING TACKLE.

Deal Direct with the Manufacturers.

Security in buying tackle comes from the honour of the house that builds it. We serve a multitude of anglers who insist upon "value received" for the money they spend and we have no comebacks. Our name on a rod or reel symbolizes the highest achievement of this highly developed art. Since 1867 we have made and sold Tackle. This is surely a recommendation in itself.

KEEP THOSE DROPS OF WATER

which your line brings in while reeling — Off Your Clothes. Big "S" line tonic makes over 90 per cent of this water leave the line at a Rod Tip. One application keeps your line waterproofed and toughened. Preserves it from rot and lasts longer. Strictly guaranteed. Price

AGENTS 900 PER CENT. PROFIT

Big Money and Fast Sales.

Every owner buys Gold Initials for his auto You
 charge Rs make Rs . Ten orders daily
 easy Write for particulars and free samples

100 ENVELOPES 200 SHEETS.

Fine White Bond Individually Printed.

Postpaid Direct to You.

Be neat and personal in your correspondence Have
 your note heads and envelopes printed on a good grade of
 bond writing paper, with envelopes to match Fine,
 clear, blue ink and modern, clear types are used

ADD A PERSONAL TOUCH TO YOUR CORRESPONDENCE

YOUR NAME ON YOUR STATIONERY

Impress those with whom you correspond Send
 to-day! Your money refunded promptly and cheerfully
 if you are not satisfied

600 SMOOTHER SHAVES

From One Blade.

Yes, and more That's the record of many men who
 shave themselves Old blades made sharper than
 new — in 10 seconds For all Safety Razors, Quick,
 velvety shaves for life with wonderful, new

DEAFNESS.

Perfect hearing is now being restored in every condition of deafness or defective hearing from causes such as
Catarrhal Deafness, Relaxed or Sunken
Drums, Roaring or Hissing Sounds,
Perforated, Wholly or Partially Destroyed
Drums, Discharge from Ears, etc

Require no medicine but effectively replace what is lacking or defective in the natural drums They are simple devices, which the wearer easily fits into the ears where they are invisible Soft, safe and comfortable to wear at all times

Write to-day for our 168 Free book on Deafness, giving you full particulars and plenty of testimonials

MEN WANTED.

Pleasant Work — Big Pay.

We have several openings for hustling salesmen to work, all or spare time, as special representatives of

Permanent, Profitable Income.

This is Your opportunity to establish a permanent, profitable income by using all of your time selling subscriptions for Sportsman's Digest, the popular outdoor magazine

Write to-day for full particulars

KEYING ADVERTISEMENT.

When the object of mail order advertising is to secure as many enquiries as possible it is necessary to know what medium produces the largest number of response To do this the custom is in vogue to "Key" the advertisements in such a way as to tell what mediums bring the most enquiries in order to measure the actual returns from the investment It will be noted in many announcements that the reader is asked to send for "Booklet A" or to address "Dept B" The letters are changed for each medium used, or for each advertisement in a given medium, and it is thus possible to know definitely how each is "pulling" There are many ways of keying and perhaps the best of those is to make an arrangement with the local Post Office to have all letters addressed to the firm delivered to it, however wrong the numbering of the street may be Then it is possible to insert a different address in each advertisement.—

(1) Bridge Road, Shambazar, Calcutta, (2) 22 Shambazar Bridge Road, (3) 22-A, Bridge Road, Shambazar, (4) 4 City Mansion, (5) 6 City Mansion etc , continuing these with different booklet or department letters or asking for enquiries to be addressed to the Manager, the Secretary, the Chief Clerk, etc , in different cases an almost infinite variety of permutations are possible, and any number of advertisements may be tested separately for their pulling power

CHAPTER VI

DIRECT ADVERTISEMENT BY POST.

Telling Letters.

As the "pulling" advertisements are the foundation of the mail order business, the "telling" letters are its soul. The purpose of the mail order business is to sell without the buyers having opportunity to examine the article before payment is made. This is practically running against human nature. You can do that only by bringing into operation another mood of human nature that is its readiness to respond to repetition.

In practice indeed repetition is the foundation on which all direct advertising is based. If one advertising effort is good, its effectiveness will be multiplied when the idea is pounded home again and again in different forms and varied garbs. Direct advertising pays most handsomely the man who follows a well laid-out plan and never lets his prospect forget the product, the name or the service he wants to sell.

The Continuous Campaign.

The continuous advertising is what is needed. If you plan the campaign, you plan and print five or ten direct pieces at one time — that is saving cost in the printing also, besides other advantages. You know possibly from your own experience that you seldom respond to a lone direct mail piece of the first solicitation of a salesman but each

successive message builds towards the time when you do respond, and each message carries more weight because of the back ground of what has gone before

A certain number in your mailing list responds each time Those other mailing pieces which do not get response are not wasted because they are building good will and a friendly feeling towards you Repetition — cumulative effect — constant reminder — these are the reasons why continued cultivation of your market by direct advertising pays most profitably

Thus we have come to this that when we are scheming a direct advertising by post we should plan the material for campaigns rather than single pieces, so that in planning one thought should suggest another While your mind is concentrated on a proposition, you can think of more sides to it — more interesting angles — than when you take up a subject "cold" and work out only one complete mailing piece

Moreover, while you are working on a campaign basis, rather than on a single time basis, you will feel more free to spread your ideas over several pieces — and feel less need for crowding everything into one What you desire is then more apt to be simple, direct, interesting, and more easily grasped, in other words, more productive of business

The Practical Planning.

When we have decided upon the course we follow, we come to practical planning Let us suppose that you have jotted down some of the main points which you intend to cover How may the ideas, which you have before you, be dressed up in words which will catch the eye of the man to whom you send them?

The trick of injecting interest may be decided into general classifications. There cannot be any hard and fast rule but the few points noted below may be of service in planning your direct mailing campaign —

(1) Dramatic interest — try to take your reader into confidence, promise him revelation of something which goes behind the scene, the expression at once arouses curiosity

(2) News heading — should be put to appeal to the reader's instinct for news. Something which is to happen in future is interesting. "Watch for it — one more week" is one in point. But however, news interest need not always draw upon future. Such ingenuous title "Something new under the sun" may be put as an illustration.

(3) Enhancing alliteration, — such heading as "Pick, Push and Pull for Business" is a demonstration in point. Briefly stated the heading urges its readers to "pick a good sales-leader" "Push it hard" and "Pull the sales". The following is an actual letter in point —

'Pick the business — that's the rule when the market is not moving with the rapidity of time '

'We have a proposal to make to you that will *pull* your business that is to put you in touch with the sale of Banerjee's English Correspondence. We have enquiries from your side regarding whereabouts of the local depository of the Book now become famous by extensive advertisement. We enclose a circular to give you an idea of the book we wish you to *push*, and if after the pick, pull, push, your customer becomes not responsive, we will get the books back '

(4) Frank Promise or Prediction of Business. A safe rule to follow in deciding which type of heading to use and what to put in the body of your message is to look

at your proposition from the view point of the person you want to sell to

(5) Make your message strike home What will crest your prospect ? What points about your product ~~as~~ your service will make him decide to select your proposition in preference to a competitor's ?

A mechanic might be highly interested in the way your product is made A householder would care next to nothing about its mechanism, but would be greatly interested in how much work it could save the family, how beautiful it would make the home, or how it would increase personal efficiency

From this you can see that your message would take different turn to different interests What goes to the dealer would probably talk of sales, profits and turn-over, with sufficient details of your product's quality to convince him that it would attract customers to him

But what you prepare for the dealer to send or hand to his customers, descriptive of your product, should be written from the view point of the user

It is an interesting thing, this reading of other people's minds and playing upon other people's emotions — almost as interesting as seeing ideas turned into money by the simple process of repetition and continued effort and the combination of Printer's ink, paper and postage

CHAPTER VII

THE CATALOGUE.

Your most valuable piece of selling literature is the *catalogue* which should carry to your customer the impression of the high standard of your firm, illustration specially prepared to illustrate the points you wish to make in your written message

How to Plan.

Your first step is to decide what must go into your catalogue List your various models, if you have a varied line List the features of your products, if you manufacture or handle only one article

Ask yourself, then, the questions How can I interest my prospect, in all this? What will be understood at a glance? What will I have to explain? In what order will he grasp my story most quickly?

In the case of a single product, an automobile manufacturer has produced an extremely successful catalogue by making his book a continuous demonstration, taking up one point at a time, as a salesman would, if face to face with the prospect

It is far better to group a variety of products on the basis of related uses rather than alphabetically Wheelbarrows naturally go with pick-axes and shovels, for instance

In writing any descriptive matter start with an explanation of what your product will do, how it will help the user then follow it with information as to how well it is made

The Presentation.

When your material is assembled, it is well to look at it and ask yourself whether every thing there is of interest to all your prospects or whether certain parts interest only a limited group and would be useless in a general catalogue. In other words, should you not get several catalogues of a few pages each covering a special subject or one "master" catalogue of all you sell?

Or if you assemble every thing into one catalogue, should you plan also to break up this catalogue into pamphlets for distribution to special prospects and thus have both a general book and special reprints?

It is a safe rule to follow in issuing a catalogue to say nothing with words which can be said with pictures. This means that the picture must be carefully made. You must see that the artist or photographer makes them correctly. You know the product. They probably do not. See that the pose of the article shows the features you would want to point out to a prospect in person. If it does that, your written message can be very brief and instantly understood. Sometimes the man who issues a catalogue feels that it would be wasteful to make new cuts when he already has cuts in hand. In other words, he makes the catalogue fit the cuts rather than the cuts fit the catalogue. But the cost of printing additional pages to accommodate all the cuts which you now have may be many times the cost of new cuts which will give a better catalogue at a saving of space. Think twice before you insist on using old cuts. It is well to remember, also, that a book printed from new cuts will be in harmony throughout and that every picture will be cleaner, clearer and more effective.

For the most part what you say throughout your catalogue should be primarily a written demonstration of the picture. But there are certain pages in which the written word is of primary importance. It is often necessary to say something about your policy — almost invariably some indication of size and length of experience is included.

Consider this in connection with what you say about yourself. Until your prospect knows what you have to offer him in the way of tangible merchandise, he is likely to care not a rap how long the maker has been in business or how big the factory is. But after he has been impressed with the ways in which the merchandise can help him, he may be very much interested in knowing that the manufacturer is successful and will continue in business. Therefore, if you want to show your factory and speak of yourself do it after you have presented your merchandise — and it will have more meaning.

And remember always that conclusions which a man forms himself stands higher in his estimation than conclusions which some one forces on him. If your book is handsomely presented, prepared in a business-like way and carries the feeling of a competent organisation in its general appearance, you will go a great deal further towards winning your customer's confidence than you will by a bird's eye view of your factory.

When you show a varied line of products, it is natural to put them into related groups. If these groups are large enough to warrant it, they may then be made into specific departments in your catalogue. In this case, you may want departmental introductions or title pages. It is a pretty well-established fact that right hand pages get more

attention than those at the left. A little re-arrangement is, therefore, worth while and a little adoption — in order to make your various departments begin always on a right hand page.

Accessories should be shown either as a part of the sections to which they are related or as a department by themselves. When shown by themselves, it is well to refer to them when discussing the equipment to which they belong.

Everything that goes into the making of your catalogue reflects the personality of your business. Your catalogue once printed speaks eloquently of your institution, whether you have said a word about yourself or not. It is, therefore, of the greatest importance that you take plenty of time in preparing your catalogue—and that you try, at every stage, to have a better catalogue than your competitors.

Remember always to include in your catalogue what your readers want to know about sizes and weights, both net and packed for delivery by Rail or Steamer. If your catalogue is seasonal, start planning far enough ahead to avoid last minute rushing. You may omit prices or may add a separate price list in a permanent catalogue, but a seasonal catalogue should contain price list and if any bargain is schemed upon, the bargain prices may be prominently quoted. It may also be remembered that the effectiveness of a catalogue is often increased by what goes with it. Order blanks, addressed envelopes, many accessories invite action and bring back orders.

Sometimes the ideas of others are helpful—sometimes they are too conventional to give you the truth. If you ask the opinion of customers, salesmen or associates, weigh their suggestions impartially—then use your judgment.

CHAPTER VIII

THE MAILING LIST.

There are two main things you need know when you start to prepare a mailing list

What kind of names do you want on your list?

Where can you find the names you want?

To answer the first question, start with your present list of customers. It is a gold mine of information when it is properly classified. There are many ways of subdividing this list into related groups, such as —

- 1 Type of business
- 2 Geographical location
- 3 Wealth or financial rating
- 4 Volume of purchases from you
- 5 Frequency of orders

Are you now selling primarily to grocery stores, hardware stores, clothing or furniture stores, garages—retailers or wholesalers?

Is your product now purchased only in cities, over or under a certain size—in limited areas, or nationally—in rich or poor communities?

Do your most logical customers have a high or low financial rating—or no formal rating?

What part of your customers now purchase in large volume? in small volume? At what limit does it become unprofitable for a salesman to call?

How often do your customers now purchase? How big is your active list? How big is your inactive list? What part of your inactive list is new? What percentage of your customers do you now lose every year and why?

From the minute you go into this question of mailing lists, you begin to find out a great many interesting facts about your business, your product, your market, and your sales methods. The whole task of preparing a mailing list is one of the best stimulants for sales and selling ideas which you can undertake.

Start A Card Index.

Whatever the classification you decide to make, your first step should be to get your present customers' names listed on convenient-sized cards, one name to a card, with space for the addition of other information.

This listing on cards should be done even before you begin to classify, and each name can then be taken up and put in the division where it belongs as you come to it.

What basis for classification you finally adopt depends so much on your particular type of business that very little definite help can be given in a general discussion. It is very probable, however, that you will want to have subdivisions of overlapping classifications inside of your main classification — that is, you may want to indicate the geographical location of customers who are classified according to their type of business.

Such divisions are easily made by use of different coloured cards in your final list, or by different coloured tabs sticking up above your cards.

When you have your customers classified, you can tell at a glance what fields you are covering and how completely you cover each one

Now comes the first creative work — the first step into new territory — the first move for a market bigger than you have ever had

Your classifications are the skeleton, the outline, of this greater market which you are going out to get. Your next task is to make these classifications complete by filling them out with all the names of those who should buy your product

Sources of Names.

Much more can be said, and some more will be said, about "what kind of names you want on your mailing list." But before coming to this question again, it is well to get at least a partial answer to question number two, "Where can you find the names you want?"

Your salesman's prospects should be the first new names added to your list. Each salesman should be asked to give you the information about his prospects which you have prepared regarding your actual customers. At the same time, the help of your salesmen should be enlisted for the purpose of adding to your prospect list. They should be made to feel that what you are doing is a direct help to them — making it easier for them to sell saving them time in introducing themselves, their House, and their Line — increasing the orders which they can get from their present customers. When this proposition is presented in the right way, the sales force can be brought to spend a few extra minutes in each community, gathering

new and valuable names from conversation, or from a little searching in city directories and classified telephone books

Directories of many kinds will give you good information. Besides the local directories referred to above, you are already familiar with such as Thacker's. There are also directories of manufacturers and directories of many trade groups.

Trade associations have been formed in recent years to a great extent, and their memberships are usually the most active in their line of business. Sometimes lists of membership may be obtained from the secretaries of the associations, sometimes the editors of trade papers can tell you where to get these lists.

Government records, such as income tax lists, city and state registration lists, and other tax lists will give you a wealth of names for certain purposes. For instance, state automobile and motor vehicle licenses would give a line of people who are not only owners of pleasure or commercial cars, but at the same time people who must have a fair degree of financial standing to be the owners of cars of the better class.

All of the foregoing sources are what might be called original sources, or bulk sources. You will have to use your own standards of elimination to get from these groups the names which you want for your mailing lists.

Lists used by others may sometimes be obtained in exchange for your lists when they are complete. You can often find another advertiser whose interests are the same as yours, and yet who is not competitive. In this case, there will probably be considerable duplication which requires that you check the exchange list against your list.

Up to this point, the sources of names would have given you very little indication of the true individuality of the firms — very little information about the policies and other factors which bear upon the question of whether your product would be suitable to the purposes of the prospect

Sometimes such an indication is not necessary. Usually, however, additional information helps you to judge before putting the name on your list whether that name ought to be a "live" one or simply a prospect

There are many places in which you can get "a name at a time" and learn something of the owner of that name

The advertising pages of newspapers, national magazines and trade papers are a fertile source of such information

If you want retail dealers, it may be worth while for you to get copies of the papers from the cities you wish to reach and have them checked over for the names of dealers who consistently or occasionally use newspaper advertising space. Sometimes you can get such names by a letter written directly to the editors of those papers, particularly if your proposition is one which carries promise of increasing the dealer's advertising activity

If you want manufacturers, you will find their names in the pages of magazines or in the trade papers of their particular field

Trade journals also offer another possibility in their editorial pages, both in their mention of activities among their readers, and in their "personal" columns, telling of the changes of individuals from one company to another

Replies to advertising which you do are from people directly interested in your proposition who should go on your mailing list by all means. Names obtained in these

ways will come more slowly, but they are practically "hand picked" before you start to use them

New Kinds of Classifications.

The next step, considering that your present classifications have been filled out from the sources mentioned, is to discover new classifications which at present you are not reaching at all.

This step involves a joint consideration of your product and of your mailing list. Suppose you find that you have been selling to automobile dealers. It is fairly obvious that your classifications should also include some of the other related retail outlets, such as battery repair stations, tyre shops, and possibly hardware stores.

Trying New Markets.

Direct advertising is valuable in opening markets which your salesmen cannot profitably cultivate.

For instance, suppose you find that you are now unable to sell to dealers in cities of less than 3,000 because of the small size of the orders you get, poor railroad accommodations, or small number of dealers per town.

You may find that your present list of customers does not include any such dealers, if you are classifying on a financial or geographical basis. And yet, the mail goes to those towns. The dealers in those towns have more time to read, and receive less mail, than dealers in larger cities. You can put such dealers on your lists — send them "printed salesmen" at a "travelling cost" of half an anna — and increase your total sales materially by using the mail exclusively in reaching such a group.

Concentrating Your List.

Up to this point, the main discussion has been of ways of adding more names to your list. Now, contrary

though it may seem, the subject turns to the elimination of names

If your names have been obtained from advertisements, or in reply to your advertisements, you may have a pretty good idea of the individuality of the party behind them and how its wants will fit with what you have to sell

Otherwise your list of names is pretty general. You needed a full list to work upon before you could eliminate — but if you now have the full list, it will pay you to make each name justify its right to remain where it is. So ask yourself two questions about each name

- 1 Is this organization a logical prospect for what you have to sell?
- 2 What man or department in this organization should you try to sell?

The most direct method of getting an answer is to take these questions straight to the prospects themselves

Suppose you make a frank appeal to the advertising manager, or the man in charge of the advertising, of each concern. Write him a letter along the following lines

As an advertising man, you are probably interested in seeing the advertising of others as well as your own company get results

Will you help us?

We have the name of your company on our mailing list. You can help us decide whether it should be there or not

(If your proposition is not unknown to the man addressed, it would be well to outline it briefly here, then follow with some such closing paragraphs as the following.)

Does your company use such a commodity (or service) as we have to sell?—

Would you suggest that we keep your company's name on our list?

What man or department in your company should we address?

Thank you for your assistance. You will find a stamped and addressed envelope enclosed for your reply.

Let salesmen help by supplying each one with the names which fall in his territory so that he can gather as much information as possible. It will be much easier for the salesman if you supply him with a form which requires only check marks.

Hiring local men to check your list is sometimes a good way to eliminate deadwood. In smaller towns particularly there are men who practise law, act as correspondents for newspapers, write insurance, do abstracting and many related things for a living. These men usually can be depended upon to know a great deal about their community. You can get in communication with them, and get their rates per hundred or thousand names, for checking both the correctness of the addresses and desirability of the companies as purchasers of your product.

A final drastic method of cleaning up those names upon which you have secured no check by other means is to send out a piece of mailing matter offering some sort of "bait" which will practically compell recognition if they are interested. For "bait" you may have something in your line which is inexpensive, which you can afford to give away for the sake of getting the right name of the man in an organization for future mailings. You may purchase some novelty which you can offer. You might issue a booklet of trade information — not so much about

yourself or your product, as about facts which will be of undoubted interest to your prospect

Following all other methods of checking your list, such a plan as this should serve to weed out the names which are entirely useless and increase the possibilities of profit-per-name on your whole list.

The co-operation of departments within your organization is highly essential. Your sales department should report the instant a prospect becomes a customer. Your accounting department should report accounts which have become inactive. It is disappointing to a new customer to find that his order to your firm was not noticed, and that he is still treated as a prospect — and it is often possible, when a customer has lapsed, for a well-written letter to bring him back into the fold.

Accuracy is highly desirable in every step of your direct mailing. Nothing nettles an ordinary man so much as having his name mis-spelled by those who write him. In addition to this, incorrectness in addressing usually means a waste of your printing as well as a lost opportunity of making a sale.

Keeping Your List Up-to-date.

This condensation of your completed list is a process which should be continued, in the form of revision so long as you use a mailing list.

There is no one sure method by which you can check a mailing list, but a combination of several methods will serve to keep your list at its highest efficiency.

Every returned, refused or unclaimed mailing piece should be carefully examined and the remarks on it attended to

Changes of addresses are great obstacles in keeping the list correct For this you need to keep constantly at your prospect to get them to notify you of changes of address A simple method of keeping track of changes of address and of checking up on the prospects interest is shown in the following letter to be sent on receiving an unclaimed mailing piece —

Dear Sir,

Will you please glance at the enclosed post card (or anything as the case may be) and verify or correct your address as we have on our mailing list?

This will help you get the latest things from us promptly and insure your name remaining on the list

Very truly yours,

One of the reasons a mailing list is so vitally interesting to the man who uses it is that it is never complete It is always opening new possibilities of business You are always finding new names — new ways to make your mailing list more effective — ideas which others have used — ideas which come to you out of experience

Keep building your mailing list and you will keep building your business Keep eliminating deadwood and you will keep increasing the profit your mailing list brings to you

Someone has very appropriately said, "The accuracy of your mailing list is as important as the accuracy of the books kept by your accounting department "

More than this — the accuracy of your mailing lists, both in quality and quantity puts more and better accounts on your books, and means an increase in your total business which is ample reward for all the care you put into preparing mailing lists

PART V.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

Madan Lal Varma

PULLING THE BUSINESS.

Contents for Part V.

CHAPTER I —Procuring Orders
The Inanimate Salesman—Study of Articles
Needed—Arrangements—Introduction of Sales
Letter—Development—By Description—By
Allurements—By Explanation—By Arguments
—By Narration—Closing

CHAPTER II —Selling Service
The Two Broad Sub divisions—Points in Ser-
vice Letters—Developing the Points—Typical
Illustrations—A Dentist's Circular—A Collec-
tor's Plan—A Writer's Service—Checking the
Loss—Insurance Policies—Developing the
Arguments—The All-Important Problems—
Selling Properties—Investment Letter

CHAPTER III —Forcing Future Business
A Regular Campaign—Offer of Sample—Offer
of Premiums—Invitation to Take a Joy Ride

CHAPTER IV —Securing Testimonials

CHAPTER V —The Follow Ups

General Principle—Building the Series—The
Actual Series

CHAPTER I

PROCURING ORDERS.

The Inanimate Salesman.

Next we come to the writing of letters that push your commodities into the market. The order securing letters, as previously remarked, serve the function of an active *albeit* inanimate salesman and as such they should possess all the qualifications of a living salesman, *i e*, congeniality, enthusiasm, and above all pleasant agreeableness under all circumstances. A distinct tone of personality should pervade the whole letter. To attain the greatest success in writing sales letters you have to study the nature and mentality of your prospective buyers and so adapt your style of writing and thought as to be agreeable to them. Your purpose is to win them over to your side by offering them better service and make permanent customers of them. Thus their needs would require a careful study and the most opportune moment be sought to make them your offers. To cite an instance the offer of tea seeds should be made to tea planters and not to indigo planters; moreover, it should be presented just before the time of the actual purchase of the seeds arrives.

Study of Articles Needed.

To induce others to the purchase of your article, you should have a thorough knowledge of your own commodity from the very beginning of its construction to the utmost detail of its purposes and uses and supremely

confident of its merits. You should also study similar articles marketed by your competitor and should possess a fair comparative idea of their merits and demerits.

Another consideration to be taken into account in composing sales letter is a knowledge of what your competitors are about and their method of merchandising, and business system. This will enable you to hold out greater facilities and advantages to you would-be buyers and thus this may carry weight in the final settlement of the order.

Arrangements.

The methods of arrangement and the development of the subject matter should occur in the lines as detailed in our previous chapters. Several general points to be followed in getting up the subject matter have also appeared but it will be useful to see the application of those principles in this particular case.

A sales letter should have in view a two-fold object, *viz.*, to effect a particular sale and indirectly to secure permanent customers, although the last is impossible without the first. To attain this, as usual, a sales letter may well be divided into three parts, *viz.*, the introductory, the development and the positive close.

Introduction of Sales Letter.

"Well begun is half done" is no where more true than in letter writing. Make a brilliant enthusiastic start and not in conventional, hazy and hackneyed style. An enthusiastic opening will instantaneously interest the readers and let this be the keynote of what will follow later on. We cannot do better than to note here the following points, which a successful letter writer recommends

in making a start. He brings home the greater results produced by giving something definite—the very keynote of your thought—at the very beginning with a homely personal touch. A direct plunge into the midst of your subject and then to divulge your plan as a whole without breaking interest, have often succeeded where long, round-about introductions have failed. Mark the following opening paragraphs culled from several successful letters:

“Found a Carbon Remover that costs little, does much”

“You are seeking business abroad. You believe when foreigners know your goods, they will buy them. You feel that as they begin to know them better, they'll buy more. Very likely you are quite correct. But do you know definitely what those markets want?”

You can save 4¢ per gallon on your gasoline. On every gallon you buy from to-day forth. The plan is simple.”

Such opening is never ineffective as the reader, if the letter is discreetly directed, at once perceives that a perusal would end in some profit on his part and his interest in the letter is throughout maintained.

There are plenty of other means of starting letters effectively. Some use catchy mottoes and phrases. Sometimes an appeal is made to the individual interest or occupation of the readers or to his desire to learn the latest developments. Many illustrations have been given in previous chapters and many will be given later.

Development.

Next the development of what you assert in the opening should follow. Various ways in which this can be accom-

plished have been suggested. The following five points are most notable *viz*, by description, by telling what the merchandise will do, by explanation, by argument and lastly by simple narrative.

By Description.

The description, the first thing to develop your idea, should be quite refreshing and conjure up a mental picture in the eye of the reader. Much depends upon an intelligent selection of the details to be described. Too lengthy ones may be tiresome to the readers while too short ones would be hazy and useless. In describing, use a simple and dignified style and write of the appearance, beauty, size, colour, peculiarities of your commodities.

'Let your office boy do your calculations.

He can do them — and do them quicker and much more surely than an accountant, with the help of our Acme Adding Machine.

The Acme is an adding machine in miniature — but it will give you as good a service and as long a service as any standard machine, and cost you very much less.

Less than the size of this page, the Acme weighs only 5 lbs. and is built thoroughly of the best steel that money can buy. For portability and dependability, the Acme stands alone.

And then, its simplicity! Anyone, even your office boy — can learn to operate it infallibly in five minutes. Just press the keys, and the Acme does the rest.

The Acme saves time, money, and brain — and saves them twice because it never makes mistakes.

which have to be rectified later Try it for invoices, day book entries, cash balances, ledger posting — any figure work which needs absolute accuracy '

By Allurements.

The next way to develop your idea is to look at the subject matter from another angle of vision and to depict in glowing language what the article introduced has done and is destined to do in future The advantages which the addressee would derive from the purchase of the goods should be particularly mentioned, although nowhere indication should be made that you are eager to sell your merchandise

'There is something for you among Paints, Lacquers, Stains, Japans, Colours and Enamels — whether it be for maintenance or decoration of property or whether for use in the manufacture and 'finishing' of your product

For more than half a century we have taken over our client's paint troubles and we are ready to do the same with yours They are no trouble to us as we have the long experience behind us and the most up-to-date manufacturing facilities with us We are ready to do our very best for you

Catalogue, show cards and the visit of a practical representative free on request '

By Explanation.

Developing by explanation, though often confused with the preceding two methods stands as a distinct class Here neither the whole description nor a complete list of

uses is supplied. Simply the distinguishing features or the points of excellence are brought to view as if to induce the reader to buy this in preference to the others in the market.

'Bannerjee's Facsimile Letters are real personal letters because they are printed through a ribbon and the names and addresses match exactly the body of the letter.

By using them you can send out personal letters to your customers at much less cost than individually type-written letters.

Send for particulars and prices.'

By Arguments.

The use of arguments should be made with proper caution as not to end in obstinacy. In this instance facts and figures are quoted and comparisons and contrasts made with prudence without slur on other merchants.

"Time is Money.

And Uniform Time throughout all the workshops and offices is essential. Our patented one Master Clock controls any number of Receiving Clocks and Time Recorders, and thus every employee 'clocking in' registers to one uniform time of your establishment — a saving of time, temper and trouble.

Most suitable for offices, schools and colleges, factories and the home.

Any design of case or clock face can be supplied.

A visit of inspection at our workshop is invited at any time on the week days."

By Narration.

Lastly, a simple narrative form is made use of in developing the idea. When couched in a simple chatty style with due recognition of the tastes, conditions and needs of those approached, it is both pleasing and effective. Such narration of the story of your products will be interesting and productive of results.

Closing.

The last part of the sales letter should see the gradual wind up with a clincher, the nature of which has already been treated. Suggest what the reader should do in this case, ask him to have a trial free of all charges, send him a sample or show him a pattern, offer a clear guarantee and induce the reader to make an immediate purchase lest the consignment may be exhausted.

Do not however talk too long. Take care of extravagant offers. When your entire proposition has been presented and enthusiasm of your reader has been brought to deciding point, do not weaken your argument by additional phrases but close in good time. Here is an instance which gives all the points in clear sequence and has a good timely closing —

“Found, a carbon remover that costs little and does much!

Dear Sir,

You've found it! An inexpensive mixture that does the work. It saves time, trouble, temper — and a whole of your shining silver as the year rolls round.

You want this. You need it *right away*. It saves

repair bills and engine troubles It increases the power and speed of your car from the day you use it It's one of the few things that cost little and are worth a lot

By mixing several common chemicals, bought at any drug store, with petrol, you have a carbon remover that goes right in, loosens all carbon in your cylinder and cleans the valves, piston rings, exhaust pipes and muffler

You don't loose the use of your car for a moment The carbon remover gets in its work while your car is running And it does the job thoroughly.

This means cash to you It also means trouble-proof car Your engine will develope its maximum power, run smoothly and pick up speed at a touch of the throttle You get the maximum mileage out of each drop of petrol used

Send us a rupee note in an envelope to-day An M O or 16 red stamps will do Get these right off in the mail and we will send you a full bottle of this money saving fluid, so you can soon see for yourself just what it will do.

Every day you delay costs money

Yours truly,"

CHAPTER II

SELLING SERVICE.

The Two Broad Sub-divisions.

Besides catering for direct sale of merchandise the sales letters may be made the vehicle of offering one's services, investment policies, real estates, properties, etc

To study the mode of construction of a service letter, the subject may be profitably divided under two broad heads, namely those requiring manual labour and secondly, those requiring brain work. It need not be mentioned that a sharp line of demarcation between the two is impracticable, it being difficult to assign where one begins and where one ends.

As illustrations we may however point out that writing of advertisement, surveying, auditing, accounting, etc, tax the brain more and fall under the second group while building, repairing, printing, decorating, etc, would not be perfect without manual labour and consequently make up the first group.

Points in Service Letters.

The development of a service letter should take place in the line suggested in the ordinary business letters. Care should be taken to have the arrangement of the subject matter in logical sequence with no break in the link. The paragraphs in the body may follow the following order

- 1 Enthusiastic Opening
- 2 Presentation of Purpose
- 3 Arguments
- 4 Convincing Proof
- 5 Climax

The body of the letter should conform to the above divisions as much as possible but nothing about the style and language to be used can be mentioned in general. The text should be modified according to the service you offer.

Developing the Points.

To help developing the points above referred to the writer would do well to ponder over the matter in the three connected grooves

- (1) What are needs of the customers,
- (2) See if your services may be of any advantage to your customers, and
- (3) Finally try to convince of the superiority of your services

The three above are of the prime importance in writing successful letters. You are to point out such needs of your customers as you are most fitted to fulfil with skill. This means a study of the characters, likings, ways of living, etc., of the customers. Moreover, same letter cannot appeal alike to the business men, lawyers, doctors, students, mechanics, workmen, etc., etc. Letters addressed to each of these sections of people should be written individually to attain the greatest result. All may not be conscious of the need you refer to. By argument and convincing facts you are to arouse his interest and bring home the need to his mind and prompt him to action. In fact you are to uncover the needs of the readers and speak out your

thoughts in a homely manner which are more or less to be determined by surroundings, associations, social standing, etc of the customers

Having aroused the sense of need you are to hold out solution how this can best be met by your services. In passing it may be remarked that unless your proposition is made to the right person, in the right moment with the right spirit, your letters will bear no fruit. The purpose of the letter should be to make the reader feel vividly a need and connect it with your capacity to satisfy it. Consider his interest from his point of view with enthusiastic tone pervaded all through by sympathetic tinge and intelligent understanding of the matter.

Finally convince the reader of the high order of services you offer. You may point out how you are fitted by education, training, temperament, experience, etc., for the particular line you mean to serve. The special distinguishing features of your services and details of the work may also be given proper space to.

Typical Illustrations.

This letter giving explicit details of how the Hospital Association Service is handled will be interesting.

'It means many things for you

A doctor whenever you need one, at your home,
at your office, at the hospital — anywhere,

A trained nurse whenever you need her,
All medicines and surgical dressings prescribed by
your physician,

An ambulance whenever you may need it,
Your hospital bill all paid,

A whole year's protection for you in sickness or
accident

And no examination, no fuss, no red tape, no trouble to you — all you pay is \$10 for the whole year — \$16 if you are married, \$4 for one child, \$2 for each additional child. And you needn't pay it all in cash — small monthly or weekly instalments, whatever is easiest for you.'

A Dentist's Circular.

Here are extracts of an excellent service letter, sent out by a dentist, which convinces because it shows such a keen understanding of what the reader wants

'If your teeth or those of any of your family need attention right now, I will be glad to examine them and give you a frank, honest opinion, free of charge

So many physical ailments are due to imperfect teeth, that it is unwise to neglect the smallest trouble of this kind, especially when you have a dentist right in the neighbourhood, and can easily remedy it before greater damage is done, both to your teeth and your general health '

A Collector's Plan.

Another type of service letter comes from a collector, who has a special plan that convinces because it distinguishes his methods from the ordinary

'Now — no matter *how* busy you are, no matter *how* big or important your other mail that came with this — make up your list of long-dues right this minute

Get 'em off your books, off your mind, off *their* consciences. For they have consciences, and we'll show you how easy it is to reveal them. Ah, yes, our

system of collection never fails to locate the conscience and the cash

Through efficient, earnest, enthusiastic effort, we have perfected a collection service that goes farther than any other. And, where others might leave off, our system is like Commodore Perry "It has not yet begun to fight!"

A Writer's Service.

An editorial and writer's service — convinces by telling what has been done for others

'And listen! We know, by long experience, there are lots of men and women really unconscious of their own ability, until our reading of their manuscript *discloses the groundwork of a genuine literary gift*. That elusive, strange poser oft slumbers within them, all unware. Or, if they are aware of it, more often the ambition it but *half-awakened*, as is manifest in the 'script they write — *until an intelligent reading at experienced hands*, and the pointing out of certain simple faults of technique, unexpectedly turns on the broad searchlight of realization

And from that day they begin to write, write, write, with a strange, new, wondrous fire, a freedom and a mastery of description that astonishes all their friends loved ones, and delights the 'script buyers who are eager and anxious for the stories and plays of new writers with all their blithe, vivacious new ideas, youthful coloring, unique plots, and novel things'

Checking the Loss.

We are reproducing in full a splendid service letter that (1) uncovers the reader's need, (2) links that need

with the writer's ability, and (8) carries unmistakable conviction

'Warning! Look out for the little expense mice that gnaw holes in your profit!

Dear Mr ,

Beware of the needless leaks! Catch the unexpected losses

No matter how sure you are of your books of account, little elusive drains are costing you something every day Let us prove this to you We can come into your office right now and point out many vital economies you can put into effect at once

Like other busy men, you're *too close* to your business to see these defects, losses So are your employees, however efficient It takes somebody from the outside You'll acknowledge that

Your clerks are honest, competent hands! But they've had little opportunity to study the newest loss-checking things in accountancy, the minimizing of your overhead

We can save you a thousand times the cost of your service And we can do it *right away* Your business may be economically run, but it should be *absolutely loss-proof*, and we're ready to make it so Where we've made audits, the system is perfect, the expense is scientifically *held down* Let us go over your books and do the same for you

Find out at once what this examination would mean Mail the enclosed card to-day It merely brings us to talk things over *Not the slightest obligation!* And our visit will result in suggestions you'll appreciate

Fill in the card *now* Mail it *now* It's a
money-saving move You'll be glad you *made* it
Yours for Efficiency and Economy,'

Insurance Policies.

In order to sell insurance policies the vital need is to reach as large a number of prospects as possible and have their interest created and at once stir them to action. He must be appealed (1) through sentiment by holding up a picture of how helpless his dependents will be if they are left without any means of support, (2) through self-interest by discussing the financial advantages of the proposition; (3) through reason, and finally (4) through pride by pointing out that no foresighted thinking man is without such policies.

We give below an example —

Dear Sir,

If a man told you you didn't support your wife and children, you'd be ready to knock him down. Yet if you die without leaving any insurance, that's just what you will have done. Your dear ones will be unprovided for. They will be left out in the cold. They will be dependent upon others.

And you, the kind father, the loving husband, who denied them nothing in your life — who gave them his all, willingly — you will have left them in just that fix. Not because you meant to do it, but because you were just a bit thoughtless. You didn't realize life was so uncertain.

Stop and think a minute. The "Flu" epidemic has proved that the healthiest men are some-

times the quickest to go Their lives are snuffed out like a candle — sometimes in a few hours —

Influenza killed thousands —

It crippled the incomes of thousands —

It left thousands without support — and these unfortunate people might have collected insurance money all their lives

You are now alive and well Everything is all right as long as you are here to provide for your family Insure while you can Protect your loved ones against the uncertainties of Providence Don't be the man who wouldn't listen Insurance is vitally important to your family's future Now is the time to act!

Fill out the enclosed card It is more important to you than it is to me I have the right policy for you, at a price you can afford You will never be sorry you took this step *to-day*

Yours truly,'

Developing the Arguments.

In the letter above you are merely trying to get an inquiry from him showing the absolute necessity of the life insurance as a whole — not of any particular life insurance Next comes the business of following up your inquiry-getting letter with the strong reasons why the insurance you offer is the best that can be had Here is your sales talk *Tell what your policy can do* Tell what it can do for his particular case This gives the much desired individual touch Write your letter skillfully along these lines, following as we have suggested

- (1) The elements of the model letter
- (2) The logical arrangement of your subject matter
- (3) The argument — arousing your reader to his immediate need of insurance
- (4) The clincher — the particular adaptability and superiority of your policy

If you follow these points carefully, you will be surprised at the good results such a letter will produce

This may, however, move to action any prospect who does not carry any life policy but when a prospect already carries life policies he should be approached with different propositions. He should be made convinced that the amount insured by him is quite insufficient and so forth, he can be asked to make endowment policies if he already holds life policies and *vice versa*

Below is given an instance of a Life Insurance letter (an actual circular from a U S A Company) that fits man who carries no insurance as also the man who carries some

“Dear Mr Brown

A sensational new life insurance contract has just been developed that combines all the best features of all the best policies rolled into one. It's the marvel of the age, backed by 150 millions of assets. Its liberality, its broad, daring features will amaze you. It does things no policy ever did before. And with all its wonders, it is low-priced.

Think!—it pays wife 5 per cent on principal sum for life;

—and she gets \$50, \$100, \$200, \$500 a month in advance;

- at her death, the full amount of the policy goes to your children or estate,
- also covers you against accident and disease,
- and your wife gets double, and your children get double, if you meet with fatal accident,
- if disabled by accident or disease you pay no premiums, but the company pays you a *monthly income for life*,
- yet what you draw doesn't come out of the policy,
- and your wife also gets her 5 per cent for life just the same, and your children get the full sum when she passes away

This new policy is a master piece of insurance. No thoughtful man can overlook it. It makes every other policy seem obsolete, narrow, small. Every alert business, professional, salaried man and wage earner must get this startling new contract. *He's cheating himself unless he does!*

You will reproach yourself if you don't investigate it, no matter *what* insurance you now carry. So I've arranged to give you complete information about this policy with the least waste of your time and mine. Fill out the enclosed mail to-day.

You're not doing me as big a favour as you're doing yourself. The policy will prove it.

Sincerely yours,"

The All-Important Problems.

Here is the first and all-important problem of the insurance-selling letter: at what particular views and ideas, at what phase of human nature, must the letter be aimed?

For the insurance letter is a personal matter. It appeals to personal traits. It is not so absolutely a business proposition as selling a box of collars, or inducing a man to paint his house. In an Insurance letter you approach him largely through

- (1) His sympathy
- (2) His natural affection for those dependent upon him.
- (3) His self-interest, show him it is a sound investment
- (4) His sense of logic. Make him see the folly of remaining unprotected
- (5) His interest in what is newer and better. Set forth some feature of your policy that is distinct and unique
- (6) His sense of values. Set forth the unequalled benefits revealed in the terms of your policy
- (7) The value of his time, appeal to the busy man who wants insurance, but is too occupied to go after it
- (8) His liability to death, fire, or accident, which is probably the strongest appeal of all

Selling Properties.

To effect sales of farms, gardens and buildings, etc., nothing is more important than well-written sales letters. Inform the prospect to the minutest detail of the estate so that the prospective buyer may have an accurate picture of the whole in his mind. If it is a building, say its area, plan of building, about air and light, location, conveyance and other facilities, surroundings, etc. If it is a farm write what is its area, nature and yield of the produce, facilities of irrigation and transport, etc. One of greatest mistakes is to overlook these minor points. Nothing in fact should be left by the writer to be taken for granted.

The distinguishing and important prospects should be narrated with consummate prominence and forcefulness

Business property also often changes hand The main thing to be borne in mind in this instance is to conjure up the big prospects of the business, the stocks in hand, the assets and liabilities, the class of customers you command, the reason of your disposing it of and so on The splendid situation of the business, the low price at which it is offered, probable returns from investments may be duly referred to.

Investment Letter.

Investment policies, securities, shares, etc , are often to be sold through the medium of letters The main point to be laid stress upon in the letter is the stability of the capital one invests, the feasibility of receiving the invested money at any time he likes, the high percentage of dividend which his money will win and the chances of further appreciation of the value Greatest emphasis should, however, be paid on the safety of the capital and the interest and the reliability of the proposition The small investor who has managed to save a small sum of money and wants to invest it sees, first of all, if his money is secure even if no high interest is available, while men with speculative turn of mind can even undergo a little risk in anticipation of a big prospect The letter and prospectus should be modelled as to interest both kind of investors.

CHAPTER III

FORCING FUTURE BUSINESS.

A Regular Campaign.

A modern business house does not and should not rest satisfied with conducting the current volume of business. It should have to take up a regular campaign of work to popularise its goods in the market and give them wider and wider publicity, however well-known in the market they might be. Many business firms have been found to come to grief on stopping their publicity work when their goods obtained immense popularity. A field for future business operation is to be created by the organised efforts of the present day. Many fail to see the utility of this, but the records available of the big business houses supply indisputable evidence that the constructive schemes of the past have led to the expansion of their present business. It now stands as an axiomatic truth that future business of a firm depends in the same sense on the exertion and organisations of the present time as the present volume of business does on the developments of the past. In short, the aim of all houses should not be confined to satisfying the demands of the customers but should include the onerous task of enlisting new ones by holding out prospects of greater and bigger service.

Offer of Samples.

Offer of samples is the first element in the successful preparation of the field for future business. The letter

accompanying such sample should enkindle in the reader an enthusiasm to look for the sample and open it with interest and concern

'Found out at length! A toilet preparation that excells all classes of toilet-snow of even the best foreign manufacture

We send you a sample bottle of this new preparation that is now running in the market and when you try it you will certainly appreciate the quality

The literature accompanying the sample carries a message that is readily understandable — how to equip your toilet board in the most up-to-date and economic manner

The accompanying sample will give you the most practical demonstration of the immense soothing effect it produces on the skin — even of the most delicate

We await your command, and if the threat of the coming winter has anything to trouble your skin, you cannot delay your decision '

Offer of Premiums.

Offer of premiums and other advantages in selling goods induce many men to go in for business and produce the next elements for the preparation of the successful field for future business Below is given an instance

'Dear Sir,~

Here is something intensely interesting a bargain that calls for immediate attention of all the frugal house-holders

We offer you absolutely free one Muga shirt if you purchase from our store four such at a time. We have recently secured a big stock of the very fine Assam Muga cloth and before the summer purchasing season falls in, a big opportunity is presented before you if you effect your purchases now before every man rushes in.

We want you to pay us a visit. And at your very earliest opportunity. We want to give you the fullest advantage of a wide selection. And we want to prove to you the tremendous saving we are able to offer.

On every order you place with us on the Assam Muga — may it be the shirt or the complete suit — you can make a saving of 20 per cent if you don't delay in coming to us. Moreover, we undertake cheerfully to refund the money on all goods not satisfactory.

Trusting that you will come to see the wonderful stock very shortly, we are,

Yours very truly,'

Invitation to Take a Joy Ride.

The following is an instance of an ingenuous letter which is a commonly used method of approach in creating a future field of business in the automobile trade. It is all the more effective as the letter is written with simplicity and restraint with no strenuous effort to exploit the merits of the ware.

'Dear Mr. Datta,

This is a cordial invitation to you to go for a ride in a Peerless automobile.

Will you be my guest for a little spin upon the assurance that it will not put you under the slightest obligation?

Furthermore. I promise that under no circumstances will you be importuned to buy. In fact, I won't expect you to buy—I simply want you to get acquainted with the Peerless. It has proven to be a self-selling car. And after you have ridden in it, if you do buy a car later on you're not likely to choose another make.

Simply make these few observations, purely on your own account, for your present information and future guidance, as to what the Peerless really represents in modern motor car construction and value.

Upon these may I hope you will ring when the trip will be convenient?

Yours very truly,'

CHAPTER IV

SECURING TESTIMONIALS.

Securing testimonials is a wonderful job and every one knows how those little certificates broaden the foundation of future business. This is in itself an established business in Europe and America and there are people in these countries who amass their fortune in this particular line.

The testimonials are generally secured by a series of letters between the testimonial getters and the big people whose certificates count. In the first place sample phials should be prepared and these be sent to the selected list of men from whom testimonials are required together with a letter, a model for which is given below —

I.

'Dear Sir,

A wonderful thing that is now being manufactured by the National Drugs Ltd., is the sugar-coated Tea Tablet that is destined to replace dust tea and all the troubles of preparing it for the cup.

Indeed it is a thing that combines all the freshness and flavour of the best tea in the market with proportionate fineness of sugar and milk made into tablet with the result that only the addition of hot water the refreshing drink is made for immediate

enjoyment The sample phial enclosed will prove this to your best satisfaction — even more

The manufacturers are preparing to get up some very handsome catalogues, circulars, etc which they will have printed in lots of 10,000 They will also use the highest class magazines, and newspapers in advertising their goods Only the very best people, in various walks of life have been favoured with sample packages and testimonials will only be used from people of national reputation. It will be a real honour to get into the announcements of The National Drugs Ltd, with a testimonial It will be clean and high class

May we not class you one among them?’

This might produce some response or might not produce any However, the manufacturer must be ready with another letter in a week

II.

‘Dear Sir,

I am writing you personally to-day to enquire if my first letter together with the sample of Tea Tablet duly reached you I am absolutely sure we have an article here that has something vital to do with decreasing the immense trouble and loss of time that the people of the world has to run through for the preparation of their pet morning drink I trust the preparation is being used and is proving to you what I claim for it—as is the case with several well-known people I have just heard from

If the first package pleased you and another is desired to confirming that satisfaction I am prepared to send you another

In the meanwhile as the proposed literature is being prepared I am anxious to have your opinion of the preparation '

This will prepare the recipient and soften his mind to consider about the certificate and the offer of publishing the name in the high class and widely circulated catalogue, will inveigle in his mind a desire for action. A third letter at this psychological moment will be most valuable —

III

'Dear Sir,

While I am keenly waiting for your opinion I am receiving lots of letters from persons who received the sample package, testifying most highly as to the real merit of the novel preparation

The catalogue is about ready to go to the press and a line from you even now would be more than appreciated

Yours very truly,'

This is likely to secure a few good strong testimonials. As fast as several testimonials come in they are photographed and plates are made. From those neat impressions are taken and sent out together with the fourth letter.

IV.

'Dear Sir,

Important letters highly testafying the merits and conveniences of the Tea Tablets are coming in lots from people who count in our country You are now one of the very few we are waiting to hear from

The proposed catalogue is already with the printers and the illustrations and facsimile letters specimens of which are enclosed herewith, are nearly ready

Our catalogue is intended to be complete with opinions from people of national reputation and as such we value your opinion so much as not to miss it

We wish you to take the important step now
—to-day

Yours etc '

CHAPTER V

THE FOLLOW-UP.

To a business man who is in the market to create a field for his wares or effect direct sales to the consumers the utility of the follow-up letters cannot be too much praised. A single sales letter cannot generally interest the prospect specially if the article or the proposition is little known or has no particular reputation. Even in an established product a follow-up letter may sometimes be found desirable and profitable.

Two classes of follow-up letters are generally required. First, when direct sale is desired, and secondly, when the object is to keep the name of the article before the public eye.

The either class of follow-up letters should be arranged in a definite progressive series, comprising from three to six or more separate messages according to the need of circumstances. The first letter in the follow-up series should be the letter which is to be followed up — that is, the first letter sent in answer to an enquiry or the first selling or collection letter. In other words, the series must be logically planned from the very beginning if it is to have the desired effect. It is the failure to appreciate this fact that makes so many really good follow-ups fail to produce the desired results.

While it is not always possible to plan a complete selling campaign in advance, it is both possible and reasonable to plan the general principle leaving the details to be

changed as would be dictated by the circumstances. As the prudent business men should insure himself against loss by fire or theft, so the good business correspondent should insure his selling campaign against failure by taking thought for the morrow and preparing the way in his first letter for other letters that may follow. Indeed, so great is the cumulative effect of a properly planned series of follow-ups, that the best man in the profession make it a rule not to use every argument or inducement in their first letters, but to keep some shots in reserve for the need that they know will arise. That cautious foresight wins many a business battle that would otherwise be a disastrous defeat.

There is a bit of selling psychology in this that is worth considering. Many persons make it a fixed, if unconscious, rule never to respond to the first attempt to sell them. They may be slow to arrive at a decision, overcareful in judgment, distrustful of themselves or of the wily salesman, or just mentally lazy, and they have been trained by the mail order salesman to sit back and wait for a better proposition. It is no longer considered good business practice to follow up the original proposition with successive cuts in price, such practice is manifestly unfair to the first purchaser and stamp the house using it as trying to get an unreasonable price for its goods. It is considered proper for a follow-up to extend the term of a limited offer, to make special concession in the manner of payment, to send goods on trial or approval or to resort to other selling methods that at once maintain the dignity of the seller and suit the convenience or whim of the buyer. It remains, therefore, for the writer of follow-up letters to exercise his ingenuity in presenting his proposition in new lights.

In a series of follow-up letters the first should confine itself to making a strong, clear but brief statement of the proposition, depending for much of its selling force upon the actual value of the goods offered and the explanatory printed matter accompanying it, it should leave to the follow-ups the more detailed expansion of the general line of argument. Each follow-up should contain an additional reason why the reader should buy, re-inforced, perhaps, by the experiences and opinions of others who have already purchased.

It is not wise, however, for a first letter or any of the follow-up to suggest that it is one of a series. Each letter in the series should give the impression of finality either by fixing a definite time limit, by predicting early exhaustion of the goods offered or by its tone and its insistence upon quick action. Never upbraid the reader for not taking advantage of previous offers, or even to refer to them. If there is a sound reason for haste on the reader's part, the follow-up may properly refer to the original offer.

The follow-up that is most effective in the majority of cases is the one that gives the reader a new view of an old situation, a new reason to accept an old proposition. Such a letter is handled much like a first form selling letter except that it is shorter and terser in order not to weary the reader. It requires the same care in the handling of its opening and closing paragraphs, and it may resort to any of the tactics that will give it individuality and induce the recipient to read it through.

Let us prepare a series of letters including the first letter on the sale of an inspiring Book — The Greater Achievement

I

'Dear Friend,

Stop and read this letter — no matter how busy you are You may be deeply grateful that you did We have published a Book that means worlds to you

Everyman, every woman, indeed every student, should read "The Greater Achievement" no matter what his or her life work may be This wonderful book shows you how to be more, have more and do more It is rich with priceless information, valuable advice, great surprises, inspiring truth It is the book you should read right away

It tells the great helpful thing that books rarely tell It is a revelation A book of thousand wonders!

It shows you the road to prosperity, health and happiness in ways without end It's for the man or woman who has groped in the darkness of uncertainty—who has wondered, wished and wanted—who has longed for success and well-being and contentment

"The Greater Achievement" is making new people every day It comes into your life like the dawn of a new day It is a flood of clear light that dispels darkness and builds new courage and fresh hopes from the hour you read it

This book will mean more to you than any book you ever read Although the price is Rs 5 we are sure you would not take Rs 500 for it after reading

We enclose you an order blank, fill it up, writing your name and address very plainly, so that there be no mistake. Then pin a five-rupees note to the order blank and send it to us in the enclosed self-addressed envelope.

We know you will be overjoyed with the contents of this wonder volume. In your boundless enthusiasm you will be eager to lend it to all your friends and want them to enjoy the many inspiring things you have discovered.

Send your Rs 5 for this book to-day?

It is beautifully bound, gold-lettered, illustrated. Mailed postage prepaid for Rs 5. Don't wait! You will always be glad you took this step. You need this helpful volume now!

Yours sincerely,

II

'Dear Friend,

Our object in writing you again is to prove that our proposition about "The Greater Achievement" is something more than the mere money-getting idea.

I do not know whether you will believe me. I hope you will of course, if you won't, you won't. It is just a simple little question of *faith*.

It concerns merely a book. And it concerns Rs 5. I have the book, you have the Rs 5.

You can believe me or not — but nowhere in all the world is there a book that will do for you what

this book will do And *right now* for a thousand reasons, for your sake, and for the sake of your entire future, for the love of your health, happiness, peace of mind, pride, principle and your whole life's ambition, you should get hold of this book, at the earliest possible moment and burn into your brain, into your very being every thought it contains

The book as you already know is called "The Greater Achievement" and describes the factors of personal power required in the greater achievements in business and social life It shows also the ways by which any man can advance himself to wealth and power This book will grasp you by the hand, look you in the eye, and start right off to tell you in plain simple language exactly what will bring you the thing you want in this life

It can and will point out to you just where you may be lacking in your business make up It will tell you all these things clearly and truthfully, because it is frank and forceful and unafraid

This book will surprise you in a thousand ways by explaining things You may have noticed in other successful business men — in their methods — things you have often pondered over

It will lay bare before you all the deep decisive truths you must firmly grasp and for ever make a part of your business self in order to do, to dare, to dominate

You must get this book You should get it right away The price is Rs 5 as I have said An order blank is enclosed Of course I want to send the book to you Of course I want your money with

the order — but I am downright positive you will be for ever glad you parted with the money

That's all I have got to say It's up to you,
Sir,

Yours sincerely',

The third letter also reminds the reader that he has not answered the previous letters. Probable reasons have been suggested for this failure to respond including among them the price of the book. It avoids a sensitive point in the reader by suggesting that price cannot be the reader's chief concern yet proceeds to overcome any possible objection to price. Immense value of this book to the reader has been emphasised.

III

'Dear Friend,

You have not answered my letter about "The Greater Achievement". May be it's the price — but whatever it was let me say this. Every day you miss reading it, you are missing big chances in business — golden ideas, rich opportunities, cashable methods, profitable suggestions, clean cut solutions of problems constantly confronting you, things you need in your business battle, things you have longed for.

None, to be perfectly frank, it won't make a great deal of difference to me if you lose this chance of reading "The Greater Achievement"—but it will to you.

"Oh, yes," you say, "he just wants to sell me his book and get my Rs 5 Of course I want to sell it, and of course I want your Rs 5

But

What man of flesh and blood, ambition and ability even let a five-rupee doubt cheat him out of a rich mine of big ideas?

Why, incredible as it may sound, I am doing more for you by sending you this book than a man who would hand you Rs 5000 in cash to-day In "The Greater Achievement" there are secrets of turning the tide of things in your favour, and turning it now, now, now Not five or ten or fifteen years from now, but to-day

Laugh at the man who tells you money and fame are just luck

Listen! There really is a well-defined system, whereby other men rose higher and you can And "The Greater Achievement" proves it all so clearly that anyone would grasp it

"The Greater Achievement" opens new avenues of accomplishments It reveals, it arouses, and redoubles your energies, giving you purpose and power

All this may sound exaggerated, but the book is here to prove all claims of what it will do for you. The thing is sure — if you send for it immediately, if you get this Rs 5 remittance for "The Greater Achievement" in to-day's mail — I guarantee you will always consider this the best Rs 5 investment you ever made

Sincerely yours',

Such a letter is bound to be compelling in its effect. It has the qualities that the strong follow-up letter should always have.

Master this business of the follow-up letters. Its value is unlimited. Plan your correspondence to include it. Do not think each separate letter as a unit. Instead think of the series as a unit, and each individual letter as a part of the greater whole.

PART VI.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

BROADENING THE BUSINESS.

Contents for Part VI.

- CHAPTER I — Organisation of Agents.**
CHAPTER II — Principal to Agents
CHAPTER III — Educating the Agents.
CHAPTER IV — Letters to Dealers

CHAPTER I

ORGANISATION OF AGENTS.

The Need of Agency Letters.

However much a business house, or a manufacturing firm wishes for expansion of trade, it cannot identify itself with all its activities. It cannot sacrifice efficiency and concentration in favour of diffusion which is accompanied by loss of control. Besides this there are other reasons why even a big business house cannot transact business all by itself. The manufacturers as well are so much absorbed in the manufacturing of their output, that they cannot find time nor have they the inclination often to carry on a selling propaganda to push their goods in the market. Business houses often operate through branch offices which have been organised at different localities and their business is conducted by office managers under the direct guidance and instruction of the proprietor or the chief manager. But over and above these, there must be other ways of popularising their goods in the market. Herein comes in the function of the agents or representatives who mainly deal with the head or branch offices through the mail thus causes the need of agency letters.

Agency letters, so to speak, may mainly be classified under two heads, viz, those from the principals to their agents and representatives, and those of the agents to the houses. It will be seen from what has been said already that agency letters aim at better business and popularising

the merchandise of the manufacturers and import houses and business firms That means the agency letters may be grouped as a particular kind of sales letter in as much as their objects do not in any way differ from those of the sales letters

Application for Agency.

An agent to do his business successfully must be a good salesman with various resources He has to conduct the selling campaign which the manufacturers do not like to perform themselves out of pressure of work or out of reluctance to keep fresh staff for the management or due to the distance of the place where the goods may catch the fancy He may in his turn appoint sub-agents and representatives to help him to fulfil the contract

It is quite natural that the principal or proprietor of a firm in awarding the authority of agency would prefer a good business man with business experience in the line to a novice in the field He would rather desire to enlist the services of a respectable firm with good references so that he may rest assured that his interests are in safe hands and that he can expect good and secure returns by mutual transaction. He would thus want a recognised and pushing firm as his agent, even if he has to offer more lenient terms to him

Hence the first duty of a would-be agent while writing to the manufacturer for the agency should be to dilate, in a glowing language, on the following —

(1) The prospects of having his goods represented in the locality should be explained Show how his interests will be best served by having representation there If there is no competitor in that line at that place, refer this to him and offer him, if possible, the new developments and

attitude among the people to hold out new prospects for such commodities

(2) Having awakened the interests of the manufacturer, you would turn to the second point, i.e., connecting his interests with your services. Narrate the kind of business you conduct, your experience in the line, your hope and expectation as regards the agency.

(3) The next point on which to write is the explanation of the terms of business. It is, however, better to leave the settlement of terms to the other party but a possible way of settling the terms to mutual benefit may be made.

(4) Finally close with acknowledgment of courtesy and assurances of the best services.

Above all in your application try to show by some personal touches that you are the fittest person by virtue of your temperament, education and experience to cater for that trade. The letter should carry conviction to the receiver and conform to all the requirements of a good letter as regards style, forcefulness and simplicity.

The following letter may serve as a guide —

‘Dear Sir,

The quality of washing soap you are marketing in Calcutta interests me. I wonder why such article should be so much scarce in Madras where use of soap by the people is rather more extensive than in any other province.

Possibly you have not hit upon a suitable representative in this presidency who can push your commodity profitably in this market. I am in the soap

business for a pretty long time and have secured connections in all the principal towns throughout the presidency I am willing to represent you in this market and if my representation is accepted my long experience and wide organisation will be at your service

I am willing to represent you on commission basis on the sale of a minimum quantity every month, return of sale being rendered every week regularly Payment to be made every week together with the return of sale

As to my credential I would refer you to the Scent Manufacturing Co. of your town with whom I have business dealing for a pretty long time and who will tell you of my capacity to push new articles in this market

I hope you will decide to let me serve you

Yours very truly,

When the application for agency will be in reply to an advertisement in a newspaper the following may serve as a guide —

‘Dear Sir,

Your announcement in the *National Daily* regarding your stove attracted my attention and I feel I shall be keenly interested in pushing your commodity in this market

I am already representing several foreign manufacturers and have already a number of regular

wholesale buyers in the outstation who get things at this store regularly and are satisfied with our dealing.

If I can find a country-made article of the quality of the foreign manufacture, I am sure I can push it through our market

I am willing to work on net fixed price basis. Payment to be made at 45 days' sight of the invoice. freight to be included in the cost

If you are interested in my proposal I shall be ready to hear from your side immediately

Yours truly,'

CHAPTER II

PRINCIPAL TO AGENTS.

The proprietors and managers of big firms work through many agents and representatives placed at different localities. Some of them may be well placed in business and have by force of their character and above all by dint of age-long application have given the initial impetus, so much required for successful conduction of business. But others may not be so singularly fortunate. Some of them may be sent to places amidst peoples of different nationality and customs to popularise their goods in the face of unprecedented odds against them. They need not only be encouraged but also be inspired. They must be taught newer and better methods of salesmanship and at the same time you are to manage the whole affair with such tact that the agent does not perceive at all that his methods were on the wrong side and deserved condemnation. Such letters should contain sales education and general principles, laws and ethics of general salesmanship; but one of the prime requisites is tact. The letters should at once be friendly, warm, informal and enthusiastic. But much depends also upon the ability of the manager to study human nature.

The letters to agents are thus sales letters in some respects but these are something more than sales letters. Besides awakening and sustaining their interest in the sale of the goods, it must be impressed upon their minds that it is on them that the reputation and credit of the firm

depends The task is difficult to a degree because the agents most of them live at a great distance from the firm and the communications are to be made through the post

Just as prospective agents apply to the firms for ordinary, sub or sole agencies, the man at the head of a firm has to write to business firms to take up the agency of his products In such case the letter is more or less a sales letter You talk of the excellent qualities of your products the strong demand for them in the market, and lastly, hint that it will be a desirable line of business to carry on

We give below a letter as reply to the application for agency in the previous chapter accepting the offer of agency mentioning terms —

‘Dear Sir,

I have the pleasure to accept your offer of agency for the sale of our stove in your market and I am sure if a right kind of salesman push it in the market he will be able to replace all the foreign manufactures that rule the market now

Indeed our stove is manufactured with up-to-date machines, from thick sheets and selected materials and tested with such scrupulous care that no defect can escape

It is a ready seller and our guarantee of replacing defective ones even after use for some time arms the seller with confidence in the goods he sells

Out and out sale on a net fixed price basis is indeed advantageous to both of us but I regret 45 days’ credit is too long a term I can offer you a 21 days’

term so that you can remit the amount of the Bill to our Banker in 21 days of your acceptances of the Bill

The reference you quote is satisfactory and if you accept the terms of payment I shall send you the first consignment

Yours etc '

The following is a reply to the same letter but in this the application for exclusive agency is refused —

'Dear Sir,

This will acknowledge the receipt of your letter of . We would not consider it a good business proposition to grant you the sole agency for the sale of our stove in the vast province of - - , unless you were to agree to order a certain number of articles annually. The agreement to carry some sort of provision that orders would be spread over the year in order that they would not be bunched at any one period, but would be spread out in order that we might have a steady outflow from our plant

How many stoves do you think you can dispose of during the coming month? On hearing from you on this point I shall reconsider your application

Otherwise, if you desire to work as ordinary agent I can offer you an agency commission of 5 per cent and 2½ per cent on cash payment on our scheduled

wholesale rate The enclosed terms to agents will give you other informations

Yours etc.'

When a business firm, the manufacturer of the stove, offers agency to another business firm who seeks by advertisement such agency, the following letter would be serviceable —

'Dear Sir,

We have seen your advertisement in your local paper that you are open to entertain offer of agency for a country-made stove. We call your attention to our stove

This is manufactured in this country by Indian capital, supervision and labour, and with such scrupulous care that every part is subjected to severe test before being placed in the market. Our dealers can sell this stove with the confidence of selling a right thing and his confidence has never yet been shaken

We enclose herem a discount list to the trade for the various kinds of stove we manufacture. We shall offer you an initiative rebate of 5 per cent over the usual discount and shall continue this rebate if the orders from you sufficiently guarantee this

We desire you to mention two Calcutta references

To the new party our term is cash on delivery
but as our relation matures we can offer better terms.

Yours etc '

After the appoint of agents and settling with them the terms of business, the most important subjects of letters should be those which are written with intention to educate the agent. The foreseeing salesmanager has learned the effect of putting real personal interest and news value into the agent's letters and in the following chapter we deal with such educative letters

CHAPTER III

EDUCATING THE AGENTS.

The letters to the agents with a view to educating them in promoting the sales, may be classified according to the purpose these are intended for into the following grades. (1) Letters to prospective agents, (2) letters to create enthusiasm, (3) letters to speed up sales, (4) letters of criticism and (5) letters introducing new merchandise. Let us take them one by one.

The following paragraphs show how prospective agents should be educated in the matter of sales —

“Test, test, test reveals the triumphant merits of the Relief Stove. That’s why it is sure to please and is self-selling. There are lots of money for you right now in this proposition if you will carefully read the enclosed literature and write to us at once, fully and frankly, just how you feel about taking up the sale of the Relief Stove.

We are willing to co-operate in every way with the right kind of live, rustling, resourceful people who can go out and produce, and we will later have a very interesting territorial proposition to offer, with general agency. We want some one in your locality who is chokeful of energy and enthusiasm and we want him right away. He simply cannot help but do a rattling-big business in Relief Stove.

If you are that man, get busy to-day and let us hear from you, Letter get your letter off in to-night's mail '

In writing letters to create enthusiasm our readers are referred to the suggestion on that head in our previous section Show him that there is big money awaiting him which he may acquire with this usual sense in business and ability

We give below an example which demonstrates how an inspirational letter may be made to render wonderful help to the agent —

'I personally have full faith in your ability to make your sales this season surpass all former showings I am anxious to co-operate with you through every business Go after it with head, heart and hand

You have only to put a firm foot down on all hesitancy, lack of confidence, or fear — put everything and everybody aside and go to it earnestly, eagerly and intensely, with every inch of your manly resolve '

Letters to speed up sales convey in view point something more than those for creating enthusiasm In addition to the essentials needed for the above, the letter should give practical suggestions regarding salesmanship and better principles of business You may here give them verbatim copies of letters from the net work of agents in the country You give their experiences and suggestions to those who need them most and above all sustain interest in them by indicating what prospects await them and how others are faring in the line

Here is a portion of a letter which demonstrates exactly how this speeding up process may be handled —

"He who has lost confidence can lose nothing more—He who has found it can win everything

For it is not altogether the article you are selling — it is what you make of it. It is the value you build in the prospect's mind. It is the picture you weave in his brain that makes him buy — whether it is a safety lock or something else worthwhile.

And I know, too, that you have the enviable spirit of self-rivalry. You want to do better in the coming year than you did in this. You want to climb higher, reach out into broader fields, lay bigger plans for your sales during the coming twelve months. You are handling the best article in your line—anybody can buy anywhere — something that laughs at competition and challenges it to produce a superior '.

Occasions also arise for the manufacturers and business firms to send letters of criticism to their agents and representatives. The principle underlying the same must be constructive and not destructive. The tone of the letter should by no means be provoking and discouraging. The defects in their system of working should be pointed out while newer ones and profitable ones should be suggested in a most congenial manner. You may also draw their attention to the points you want to impress upon them by writing to them what some other agent is doing to improve his methods and increase his sales.

Last of all, the agents are to be approached whenever you want to introduce new merchandise in the market. Enlighten them on the great possibilities of the articles and the strong selling points about them. Such letters should contain all the characteristic enjoyed for a sales letter in our previous chapters.

CHAPTER III

LETTERS TO DEALERS.

Retail dealers who are not actually agents sometimes require to be "braced up" and a friendly message of encouragement to them in many ways is akin to the message to the agents. These letters to the dealers should be written with the view of introducing a new merchandise or of alluring dealers to put an article right in stock or of giving some new information about a line already in stock.

Such letter should give the dealer information about the quality and manufacture of the merchandise and suggestion as to how to present the article to the public. Remember that the customer wants to know the merits and value of the goods, while the dealer wants to know about their saleability and a letter to the dealer should contain both the topics so that the dealer may be induced to stock and trained to educate the buyer.

We give below an excellent example of a letter of the "dealer help" variety —

'Dear Friend

Demand is the thing!

The enormous demand for our Tiger Brand products was built up not through persistent advertising — but upon the solid rock of sterling quality

Persistent advertising has helped indeed, but the pure, unadulterated quality of the Tiger Brand

goods has indelibly impressed itself upon the mind of the users of the very best, everywhere

The people know the real thing when they see it You cannot fool them

Now when you handle the Tiger Brand products, and you should handle the full line, no other dealer in your town can compete with you because we will not sell the jobber, your Tiger Brand profits are therefore your own as long as you handle them You are protected every day in the year against local competition

This is the kind of the line you should carry.

You really ought to write us about it at once.

Tiger Brand dealers are the most liberally advertised of any in the country And all that benefit comes to you free

Let us hear from you — not to-morrow — but to-day

Yours truly,

PART VII.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

Madan Lal Vaidya.

COLLECTION OF MONEY.

Contents for Part VII.

CHAPTER I — The Creditor and The Debtor

CHAPTER II — Follow-Ups in Collections.

CHAPTER III — Collection Agency

CHAPTER I.

THE CREDITOR AND THE DEBTOR.

Credit has come to stay as an important feature of modern business. No business either of manufacturing, wholesale or retail kind can prosper without extensive credit system granted to it on certain definite or indefinite conditions. Credit increases and strengthens the purchasing power of the customers where cash transactions would cripple demand for want of ample capital at the disposal of the purchasers. Specially to stimulate larger sales the advantage of the credit system cannot be overestimated. But however the dues and outstanding bills are to be collected timely. Herein comes the scope of collection letters.

The main point to be observed in collection letters is the observance of sanctimonious punctuality. Letters of demand should be sent as soon the amount falls due, otherwise, the debtor would understand that the creditor is not systematical in his transactions and not much pressed for money and can wait for a few days more possibly. Dues are dues and loans are loans and there need not be any show of reasons why the dues are to be paid more than that these fall due by such and such date.

Below is given a typical example of a simple collection letter —

‘Dear Sir,

We did not hear from you relative to your account. We know it is a small matter and in all

probability you have overlooked it among the many details of your busy days Won't you remember to fix it up to-day so that we may close this balance in our books?

We highly value your continued patronage and want to do everything in our power to preserve our pleasant business relations Like every other business, ours is sustained by the moral support of our customers.

Won't you kindly make remittance to us to-day by cheque or cash?

Cordially yours,'

Another point to be considered in this connection is that it is much easier to sell by letter than to collect the dues by letter post The writing of the collection letters need especial care and attention and require a clear-sighted analysis of the position between the creditor and debtor and a clear understanding of the terms between them The letters should first attempt to bring out a complete understanding of the obligations on both sides Often delinquency in payments may be traced to misunderstanding of the terms and the correspondent before he takes up the case should arm himself with all the facts and figures of the case before he goes to explain the matter

The tone of the letter should now form a matter for earnest consideration Much depends in this matter

upon the attitude of the debtor and the previous record of transactions made by him. While sometimes a reminder will bring in payments, firm letters offering suitable terms for payment also often go in vain. It is for this reason that correspondents generally divide the debtor into three chief classes, *viz*, the reliable kind, the careless, slow-paying kind, and lastly the doubtful or dishonest kind. Of course, it is hard to note at first into which of these categories a particular debtor may be classed and so it is always good to send for default in payment courteous reminder. Approach should be made in a friendly and respectful tone that presupposes that the amount due perhaps escaped notice requesting that the money should be remitted as early as possible, and if this letter goes without response follow this up with a friendly letter that seems to talk the situation over with him. These letters will suffice to get payments or at least responses from the reliable kind of debtors who have fallen into arrears because of misunderstanding or change of financial affairs. But these even may not arouse the susceptibility of the careless, slow-paying customers. They need frequent follow-ups and being rather careless and habitually out of funds do not care to pay up unless a constant dunning at their ears is kept up. Proposals of instalment system of payments and other like proposals suit them. But these even may not be attractive to those who are unwilling to pay. The letters to them should be firm and requisition the cause of non-payment and on no reply the notification should be made that if the payment, at least a part of it, be not made by such and such date the creditor will find no other alternative but to put the matter in the hands of the lawyer.

Here is an example of a letter which breathes a firmer tone.—

'Dear Sir.

Every day we have been expecting a remittance from you. Somehow we cannot believe you would intentionally let this little obligation go without payment.

You will agree we have been very patient about it and have refrained from unpleasant action, feeling sure you were the right kind of person and would pay.

Surely you won't let us wait any longer. Kindly write your cheque for the amount and hand it over to the bearer of this.

If you cannot possibly pay the full amount now, pay part, and your application for extension of time on the balance will be given our prompt consideration. Write us at once, making partial remittance so we may know your intentions are good.

Kindly attend to this to-day sure

Yours truly,

CHAPTER II

FOLLOW-UPS IN COLLECTIONS.

Correspondents concerned with writing the collection letters will find the following hints for preparing a series of follow-ups very useful. The successive development from a gentle reminder to a formal notice of legal action is given for their guidance.

As we have pointed out before, the first step in matters of outstanding bills is to send a friendly notice of the delinquent account, suggesting that the debtor has perhaps forgotten of the amount due and giving indications that the creditor anticipates full payment on delivery of the reminder. The task is no doubt delicate especially when the debtor happens to be a customer of long standing and always regular in his payments. But still the task must be done with due courtesy and appreciation of the customer's patronage. In short, it should be a cordial invitation to begin with a clean slate again.

Here is an instance of a particularly cordial note to delinquent patrons whose business is thought valuable

'Dear Sir,

In turning to our accounts we discover the enclosed unpaid item under your name. More than likely this little matter has entirely escaped your memory and we feel that in writing you about it, our letter will be taken merely as a matter you wish us to call to your attention.

This firm has always valued your patronage most highly, and we feel it an honour to have your name on our books. Kindly regard this purely as a reminder and make a remittance to us at your earliest convenience.

Cordially yours,'

When this has failed it should be followed up with a frank request for an explanation. Write in a pleasant conversational style that would not offend the debtor in any way and still it should speak something more than an ordinary reminder. Tell the customer that you did not hear from him relative to his account and that perhaps is due to oversight or to pressure of business of varied kind. Make a personal appeal for payment or cause of delay. But it should be like the first one distinguished for good will to the customer and a straight forward request for settlement.

The next step in the series is the suggestion of offering assistance. Hold out some way so that the delinquent buyers may find some possible ways of clearing up their previous dues. Financial embarrassment often retards payments and attendant difficulties disincline the customer to write to the creditor for loss of prestige and credit, and it is these terms that they will close up with a sigh of relief. Collection letters modelled in this fashion have brought about amicable settlements where harsh and angry letters have ridiculously failed. A sympathetic and helping tone is the keynote of this kind of letter.

Even when this letter goes in vain, a direct appeal to his pride, justice and reason may prove successful. This is as

if the climax to the series Appeal mildly to his moral obligation to pay up the due, his honesty as a business man and his sense of honour and self respect as a man Such letter earnestly written, is very likely to have the desired effect Here is a typical letter .

'Dear Sir,

You cannot say we have not been patient with you This is our fourth letter regarding the enclosed unpaid account We feel that, in all fairness, we are entitled to some kind of reply and, if not a full at least a partial remittance of the enclosed account

Surely you would not have us forward you our merchandise and cheerfully extend your credit — then neglect to pay us

You do not wish to go down on record in business circles as a man who refuses to meet his just obligations It would instantly affect your credit standing

For your own sake, please don't neglect the matter another moment, but close up this little account to-day

We expect your sending a cheque or an M O by to day's mail

Yours very truly,'

The next item is direct statement of inevitable outcome of delay When the appeal to honesty, sense of justice, reason, etc proves ineffective this measure is to be taken

recourse to But it should by no means take the form of a threat Set forth what you intend to do on further neglect of the matter and make him see that the measure is unpleasant to you and you take it with extreme reluctance The tone of writing should be earnest and firm. Here is an example:

'Dear Sir,

We do not want to proceed against you for this amount, but have exhausted all reasonable means of getting you to remit amicably As a final effort to settle in a friendly way we write again Of course, if you do not respond to this, we must proceed to collect otherwise We still hope you will do the square thing and trust we shall hear from you at once

In a former letter we offered to accept part payment and time on balance We will still consider this if you cannot pay in full now. All we ask is an evidence of your willingness to pay, and will expect a remittance by return mail

Yours truly,'

The final one, if all these prove unavailing, is the formal notice of legal or other positive action In this subject also the creditor should also show fairness by saying he intends to bring in such and such action with reluctance unless the payment according to the terms proposed be made by such and such date This procedure will further strengthen your position inasmuch as you give the debtor

ample time to consider over the matter. The previous letter if unresponded should incline one to believe that the debtor accepts the debt as he has not said anything to the contrary up till now. Maintain a uniform string of thinking in the whole series and the tone quite firm and decisive. The final letter may be put thus:—

‘Dear Sir.

We are again writing about the small account noted on the enclosed statement. Since we have had no response to our many requests for payment, we take it for granted that the account is correct as rendered.

Unless we hear from you by the 15th July, we shall be compelled to turn the account over to our attorney for legal action. Thus we dislike to do, but we have given you every reasonable chance to remit. It is therefore necessary we collect the amount at once or proceed as stated.

Respectfully yours,’

CHAPTER III

COLLECTION AGENCY.

As collection of accounts is often a difficult piece of business telling upon amiable trade relations between parties and as agency for collection is not much of a recognised business in this country as in more advanced trading countries, we give below a series of letters with a view that some one may find this collection of what may seem to be bad debts a suitable business for him. In the following series of four letters the first three have an amicable personal tone that appeals to a man's sense of honour and pride. The fourth is a demand for immediate payment before legal proceedings are instituted

'Dear Sir

[A man is known by the company he keeps, by the friends he makes, by the way he *pays his bills*]

Surely *you* don't want this small debt to discredit you in the eyes of the business world! Surely your pride and peace of mind will not permit it. You have neglected the matter thoughtlessly. Any man is liable to do that!

But now you have *broken your word*. And that's something *few* self-respecting men can bring themselves to do. But you can "redeem yourself"
Do it now!

Attach your remittance right to this letter.
We will understand and promptly send you full receipt

Cordially yours,'

Follow-Up No. 1.

'Dear Sir

Our clients are gentlemen So they want to treat you accordingly Don't be ungrateful You surely realize their good intentions

They ask us to use every *polite* means to collect this claim before embarrassing you Now, why not dispose of this small matter, so everybody concerned will be relieved? Send us immediately your cheque or postal order for the amount

We shall be glad to mail you prompt receipt and will immediately report your kind payment to our clients

Anticipating your action by return mail, we are,

Yours very truly '

Follow-Up No. 2.

'Dear Sir

You guard your good name in all other ways—why not protect your reputation by *keeping your promise?* Surely you don't want every one to know you would deliberately go back on a personal pledge like this! You really *can't afford it*

But our reputation as collectors is also at stake if we do not collect. So we must take quick and aggressive action against you unless you will attend to this small matter right away.

Don't let the thing lag any longer. Get rid of it. *Pay it immediately.* Get off your remittance in the very next mail. We will promptly send you full receipt. And everybody will be happy.

Yours very truly,'

Follow-Up No 3.

'Dear Sir

This is to notify you that suit will be brought on this account within ten days from above date, unless we receive your cheque or at least a portion of it before that time.

This is our final word to you. We send it because, frankly we dislike the trouble of a law suit just as much as you do. However, if you fail to pay by return mail, we are though writing to you, our attorney will receive your account, with instructions *to sue at once*.

If you think our patience, our repeated letters, all mean we won't sue you and are merely "bluffing", a real surprise is in store for you.

This notice is absolutely *final*. It is simply *up to you*.

Respectfully yours,'

The following group comprises eight letters which may be used by collection agency from the time the account

is placed with them until the transfer of claim to an attorney for prosecution. The tone of the letters is peremptory and the debtor is reminded repeatedly that failure to remit at once will cause suit.

'Dear Sir

Mr _____, of _____ has an unpaid account against you of Rs _____. We have guaranteed to collect or prosecute this claim. Avoid all unpleasantness by forwarding us cheque or postal order, on receipt of which we will return bill duly receipted.

No additional costs will be added to this account if payment is made direct to this office by return mail. *Take advantage of this*

Yours truly,'

Follow-Up No. 1.

'Dear Sir

Recently we advised you that Mr _____, of _____, had placed in our hands for collection an account against you amounting to _____.

We have had no response from you. If there is any reason why this account should not be paid now, kindly advise us. Otherwise we will expect a remittance by return mail.

Hoping to hear from you promptly we remain,

Yours truly,'

Follow-Up No. 2.

'Dear Sir ·

You have not settled the above claim Your immediate attention is requested Neglect to pay an honest debt not only leads to trouble, loss of time and money but also loss of reputation for fair dealing

If you do not act immediately we must procure a judgment and collect by execution Don't think you need pay no attention to the matter We can require you to appear in obedience to a subpoena, and secure your attendance at the trial to testify as a witness

The law makes it cost more to beat a creditor out of an honest claim than to pay *Make arrangements to pay at once* Let us hear from you by return mail.

Yours truly,'

Follow-Up No. 3.

'Dear Sir.

We have given you every opportunity to adjust the above claim without trouble or expense

You are hereby notified that unless satisfactory arrangements for settlement are made with us within ten days we shall bring execution action without further notice The account is to-day being marked on our "Execution Calendar".

Yours truly,'

Follow-Up No. 4.

'Dear Sir'

We should regret to bring execution action against you, in view of what that would mean to you. Before proceeding, we give you this final opportunity.

We can allow you to settle in partial payments, but must protect the rights of our clients. Our usual course would be to secure a judgment. This would add heavy cost and interest.

We enclose a note for the amount, with no costs added. It provides for a payment of _____ on _____ and _____ each month. Return it to us, properly signed, and all action will be stopped.

Yours truly,'

Follow-Up No. 5.

'Dear Sir

When our client extended credit to you it was thought you would keep your word. We, too, were of the same opinion. You deceived us both. You are surely not dead of every sense of uprightness.

Unless this letter brings a reply, *drastic measures will be used at once*. If that happens, you must blame yourself. We extended an opportunity which you ignored.

Either remit by return mail or sign and return the enclosed note.

Yours truly,'

Follow-Up No. 6.

'Dear Sir

We to-day instructed our attorney to bring execution action There will now be costs to be paid

Unless you make arrangements for settlement before being served with summons and writ of attachment, there will be further costs

You can avoid this by acting to-day

Yours truly,'

Follow-Up No. 7.

'Dear Sir

The National Collection Corporation has placed in my hands for suit an account against you in favour of

You have an opportunity to adjust this matter without payment of cost of a suit have yourself that annoyance Communicate with me *without delay*. This is the last notice

Failing to hear from you promptly, the account will be sent to my legal representative in your vicinity, with instructions to file suit immediately

In answering, please mention Claim Number

Yours truly,'

PART VIII.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

MODEL LETTERS.

MODEL LETTERS.

In the following pages we give a wide collection of letters from various sources—actual office files, authoritative books of Letter Writer, files of Master Writers, etc. These may serve as models to the beginners. Some of the following letters may not have exactly followed the system enunciated by the author of this book, yet they have been included as showing letters which have produced results.

OFFERING A COUNTRY PRODUCE FOR SALE.

The following letter gives in simple details necessary terms for offering for sale a country produce—Cassia Fistula Fruits in this instance.

Dear Sir

We forward you by to day's mail samples of our Cassia Fistula Fruits in which, we understand, you are interested. These we can consign to you in large quantities if you agree to sell them to the highest bidder at your end. We shall gladly pay a commission of five per cent on the sale value of the stocks and bear all expenses ourselves.

We guarantee that the quality of our goods would be exactly similar to, if not better than, the sample forwarded by this mail. In view of this guarantee we require your financial assistance in the shape of advances against our consignments, and we agree to pay you six per cent interest on the amount of your advances from the date of advance to the date of realization of the sales together with all incidental out of pocket charges.

If you agree to these principles and to this mode of business, we assure you that the amount and extent of our business will be nothing less than £5000 pounds sterling per annum. We would require you to open a confirmed Banker's Letter of Credit for a nominal amount, say, of £250 pounds sterling, at the beginning, which could be extended and augmented if our goods are found satisfactory and easily saleable.

Please let us know the price at which we are to invoice these fruits C I F your Port, and we agree to invoice

our goods strictly on the basis of these prices We would be glad to draw 75 (seventy-five) per cent of such invoice value of our goods, but if you object we will be satisfied even by drawing sixty per cent of such invoice value of the goods

We trust our sample will appeal to you and you will agree to our mode of business Should this be so, we request you to immediately open a credit for the above-mentioned amount to enable us to commence business at once, as we have already huge stocks lying with us

Expecting that our introduction will lead to permanent business connection and assuring you of our best co-operation,

We remain,
Yours faithfully,

OFFERING RAW GOODS WITH TERMS.

The following letter gives sufficient detail as to term and condition for consignment of raw goods for sale in foreign market.

Dear Sir

Referring to your advertisement in the Indian Trade Journal of Calcutta, we have much pleasure to inform you that we deal very largely in some of your business lines, not only as shippers but as actual collectors and stockists, and are in a position to send large consignments in a profitable market according to opportunities Being intimately connected with the sources of supply and origin we get these articles often very cheap and can thus undersell others

But for a large permanent business we suggest to you a general method. You will please report to us regularly the prices for your commodities ruling in your market. We would be examining them and as soon as suitable opportunities offer would be cabling to you firm offers. In the meanwhile, if we have any odd stock lots we would be sending them on a consignment basis, but drawing 80 (eighty) per cent of the value according to the prices ruling in your market.

There is one particular thing, *viz* Cassia seeds which we can regularly ship to you on consignment to be sold there locally to the highest bidders in addition to permanent contracts. To do this you are to open a standing Letter of Credit in our favour for 80 (eighty) per cent of the invoice value of the goods based on your market reports. We shall draw at 90 d/s D A or D P as your Letter of Credit stipulates and guarantees. This finances us to a certain extent until the goods are sold, whereas you practically get the opportunity of earning your commission of 5 (five) per cent, which we agree to give you on the sale price without your undertaking any risk whatsoever.

We can forward to you consignments also at times of Black and White Pepper, Ginger, Mace, Nutmegs, Cardamom, Cinnamon, Dried fruits, etc. But for such large lines as Rice, Dessicated Cocoanut, Ground Nuts, etc., you have always to make your own purchases. If this procedure suits you we would request you to commence sending market reports to us regularly and open a confirmed Banker's Credit for, say, £1,000.

TERMS —As between principal to principal each side bearing its own telegraphic expenses.

TELEGRAMS —Offers will remain in force up to a week of the despatch of the Telegram during which time each party will remain bound down, but after that it will become optional. Telegraphic offers stipulating time of reply not included in this category.

INSURANCE —In case of direct purchases, C I F offers will mean marine insurance and war risk included at 10 (ten) per cent above the invoice value. Sweat and risk of pilferage not included and extra, and will be covered at special request only. Consignments are outside this rule and will be insured at consignee's risk and option. Consignment goods will have policies payable in Calcutta and contracts will have policies payable at destination.

ACCOUNTS —Accounts will be adjusted every six months, i.e., on the 30th June and 31st December. But if anytime any side is overdue more than £100 sterling the defaulting party shall have to remit the same on request immediately.

Actual sale reports in case of consignments will have to be furnished without any difference to real facts and your books shall be open to inspection and examination. Consignments are to be sold to the highest bidders without any delay whatsoever and at the earliest opportunity. Unless any fixed limits are given or stipulation made sales are not to be delayed, and in case of intentional and negligent failures the storing charges will be for your account. Invoices ordinarily sent with documents in case of consignments will not denote limits unless separately confirmed, and goods may be sold for your account, at above or below these rates.

ARBITRATION —Arbitration will be effected in with each side nominating its representative with an

umpire in case of non-agreement Lloyd's Survey Reports accepted

WEIGHT—In case of consignments delivered weight if the buyers so insist In all other cases shipment weights Invoice weights will be final, if accompanied with License Measurer's weightment certificates in case of contracts

Trusting that these terms will appeal to you and awaiting your confirmation,

We remain,
Yours very truly,

MANUFACTURER APPROACHING WHOLESALE BUYERS.

The manufacturer in the following letter describes himself how progressive he is and how connection with him will be profitable.

Dear Sirs

Owing your esteemed address to a business-friend of mine, I take the liberty of sending you enclosed a price list with the confident hope that you also have demand for my articles

My connections are with only efficient houses, whose agency I have accepted, and my own manufactures enable me to quote you the lowest prices in the most up-to-date articles as well as in all kinds of the toy line, household and agricultural articles, tools and optical goods and also leather wares

I should be pleased to hear that you will use the opportunity to get into business relations with me as you buy at really favourable terms if you place your order with me in the above articles

As I have always novelties coming in, you also will be in a position to offer continuously the latest which will enable you to always serve your customers with the latest striking novelties

After placing a trial order, which please remit by cash in advance, I am convinced that I may count upon you as lasting customer, and remain,

Yours faithfully,

MANUFACTURER SEEKING REPRESENTATION.

In the following letter the writer who is a manufacturer of an interesting article seeks a representative in foreign country and gauges his capacity. In doing this he gives an attractive description of his manufacture and proposition.

Dear Sir

We have noted with pleasure that you are in the market for selling specialties which you can deal exclusively, to your profit without competition. We gladly enclose herewith circulars describing our specialties and we hope our selling proposition will concern you.

As we have no representative in your country, we are glad to offer you an attractive proposition on our line.

Before giving you the exclusive sale, we want you to go over the circulars very carefully and determine what you can do with our product in your country. Just as soon as you convince us that you will give us the representation that we feel entitled to, we will be very glad to give you an exclusive agency. We could not very well give the exclusive sale without some guarantee of volume of sales, and thus, we do not think, you will be justified in giving us until you have had an opportunity to see what you can do with our goods.

The Positive Portable Tyre Vulcanizer now sells for \$5 00. The dealers price is \$8 50, jobbers price \$2 50. We will quote you the extremely low price of \$1 65, F O B New York City, terms 3 per cent discount for Cash-With-Order, or will make shipment sight-draft attached to Bill of Lading, payable at sea-port New York.

On the Positive Rim-mover the list price is \$8 50, dealers price \$2 50, jobbers price \$2 00, and will make you a price of \$1 80, F O B New York City. Terms same as on the Vulcanizer.

The circulars enclosed herewith list the pre-war prices. These have been advanced owing to the increased cost of materials and labour. During the War, we were compelled to confine our manufacturing activities to the Government, so we did not get out new circulars or sales literature.

Our Vulcanizers have been extensively used in Europe, as well as in our country. Every motor vehicle used on the fighting front by the American Forces contained the Positive Portable Steam Tyre Vulcanizer, and both our Vulcanizers and Rim-movers have enjoyed an extensive sale in the United States and Canada for the last six years. They have been extensively advertised and there are a good many

hundred thousand in use, every one giving good results. We know that you will also derive good results from these world-win selling specialities in your country.

If you desire to take a hold of our line, we would like to have you place an order for a quantity of these so that you can begin active work. In the meantime, we would like to have you establish your credit for future convenience.

We assure you of our co-operation in making your account a profitable one for all concerned.

Yours very truly,

WHOLESALE APPROACHING THE MANUFACTURER.

The wholesale buyer is appealing to the manufacturer in the following for exclusive representation and describes his capacity.

DEAR SIR

Your advertisement in the attracted our attention and we are convinced that such an article as you describe in your notice will find a large market here if properly pushed. May we, therefore, enquire whether you are prepared to consider representation in the country?

We shall be glad to receive your complete catalogue and price list and know best terms you can offer.

Regarding ourselves we may state for your information that being in the line for over a decade and having agency organisation all over the country, through whom we push

our other lines, we shall be able to put your product to most of the proper parties in this country

We await your proposition in your next with much interest

Yours faithfully,

FORWARDING AGENT APPROACHING IMPORTER.

The forwarding agent in the following is offering his service to the importer whose trouble he describes and suggests remedies.

GENTLEMEN

Just a few days ago I was talking with a European importer whose troubles may be the same as your own. He said, "I don't know what to do about getting goods from the United States"

Of course he knew that there were any number of large commission houses here, but he did not want to be one of several hundred customers. He wanted more personal attention, such as he would get if he had a personal representative here, but he did not want to go to the expense of a representative for his exclusive use.

Neither did he want to attempt doing business direct with our manufacturers, because he did not know just which ones were in position to sell him what he wanted, especially at this time when so many manufacturers are fully occupied with Government contracts, causing him to lose so much time in preliminary negotiations.

Have these been your troubles also? Wouldn't you be glad to take advantage of a service that is *different* in that it is *personal* and gives you preferred attention?

Realizing all you have had to contend with in importing goods under present conditions we offer you the opportunity to become one of a *strictly limited* number of clients, if you are willing to pay 3 per cent as a buying commission instead of the usual charge of 2½ per cent

This higher charge enables us to serve a few clients instead of a large number. We boast of no large "organization" having a department for this and a department for that. Nor do we boast that we are specializing in just the product you want to import.

In serving a *few* clients we can handle their purchases so much more satisfactorily as to make it more worth while to you as well as to us.

Why not give this service a trial on your next order — or on whatever you are in need of now?

Very truly yours,

BUYING AGENT DESCRIBING HIS CAPACITY.

In the following the buying agent answers advertisement and describes the excellent service he can offer.

DEAR SIRS:

From your advertisement in the "Übersee Post" I see that you are interested in the purchase of *all kind of machinery*

I would be in the position to submit you a suitable offer for the desired articles but fear that such a general offer would not be of the wanted service to you. Should you be inclined, therefore, to enter into business relations with me, I would request you, so as to avoid unnecessary loss of time, to send me with your enquiries or orders exact details of your requirement, stating the c i f prices ruling in your city. Should the German prices leave a margin, I should then buy for you and in this way you would be sure of getting goods which are not in any case too dear for your market.

My excellent knowledge of the German industry, coupled with the fact that I am in touch with the most various works, enables me to determine the make most adapted for every need and to deliver on most favourable terms and within the shortest possible time. Extensive is my acquaintance with the methods of production, the various styles of machines, tools, materials, workmanship, etc., such as are indispensable for the reliable discharge of your enquiries or orders.

As regards payment, it would be necessary that you deposit in irrevocable credit in my name with a Hamburg bank, from which payments would be made on presentation of the shipping documents. Of course, I would listen to any fair proposal which you would submit me.

I should be glad if you would consider my proposition, and awaiting the pleasure of an early reply,

I beg to remain, Dear Sirs,
Yours faithfully,

FOREIGN AGENT OFFERING SPECIAL ADVANTAGE.

In the following the foreign agent offers to combine small shipments into one thus to save expense.

GENTLEMEN .

We beg to offer you our services for any shipment you may have from the United States Kindly favour us with your inquiries in regard to freight rates, and if you have at present some shipments to be executed, please give order to your factories to get in touch with us so that we may give them our instruction and execute the shipments in the quickest and cheapest way

Should you have some small shipments going forward, we can combine them with the regular shipments we have to your country so that you would have to pay the minimum per bill of lading Or, should you have shipments from different factories, we can get in touch with them in order to hurry the shipments and to forward them all together on the same bill of lading, thus decreasing the shipping expenses

We also hold ourselves at your disposal for furnishing you, free of charge, with catalogues and prices for any kind of goods you may be interested in, or with any information you may need

As far as your payments to the factories or export houses, or any other business transactions are concerned, you may kindly use our Banking Department

We assure you that a first trial order will convince you of the high-class service and organization we can offer you, and hoping to receive a favourable reply,

We remain, Gentlemen,
Yours very truly,

SEEKING REFERENCE.

The mercantile agent sends circular to the trader seeking information regarding financial condition.

GENTLEMEN

In order that we may be in a position to reply fully and accurately to any inquiries regarding you, we suggest that you furnish us with a statement of your financial condition, to facilitate this, we are enclosing herewith one of our regular forms. Such data as you may be disposed to give us we will place on our records and any reference you may name we shall be pleased to consult and reflect in our report their impressions.

Thanking you for a reply at your earliest convenience, we are,

Very truly yours,

PRODUCE MERCHANT REPLYING TO ENQUIRY.

A produce merchant replies to enquiry regarding market condition and offering exclusive business.

GENTLEMEN :

We acknowledge receipt of your communication of the 19th ult , which will prove of unusual interest to us providing you agree to confine yourselves exclusively to us in the United States and satisfactory arrangements can be made between us

We are pleased to learn of your ability to quote us advantageously on Black and White Pepper, Mace, Nutmeg, Cardamom, Cinnamon, Dried Fruits, etc., but before we can entertain any offers, we will have to secure representative samples of all products and satisfactory local banking and trade information regarding your responsibility, which kindly submit without delay, otherwise it is useless to continue negotiations

We do not believe it will be practical for us to report to you regularly the market conditions here, but suggest that, in view of your being situated in the primary market, you cable us frequently firm offers or indications, which will give us the opportunity of sizing up the situation more intelligently

We will not, under any consideration, establish letter of credit in your favour until we are satisfied as to your standing, or finance you or your shipments to the extent of 80 per cent of invoice value, simply in consideration of 5 per cent commission, but must insist upon securing full

advantage of any advance in price secured above your invoice, less actual cartage, storage or incidental charges, if any, pertaining to handling the merchandise

We find your proposal for each party to bear the expense of their own cables satisfactory, as well as offers, which are to remain firm for one week from date of despatch (Sundays and holidays excepted), unless stipulated to the contrary

We prefer all shipments, including consignments, to be made *via* fast direct steamers and to be covered by all risks of insurance at your end, as we do not see why we should assume this responsibility when we make advances against these, and when we do, policies must be payable to us in New York

We will have to insist upon all accounts to be settled and payable monthly, excepting in cases of consignments, when they are to be settled when disposed of

We do not believe, in view of what we have stated above regarding consignments, that it will be necessary for us to disclose our records but in all cases, we will make every effort to dispose of them promptly at the best possible price, although we will be guided by your instruction in this respect

We find the usual procedure for arbitration is for each party involved to select an arbitrator, but in the event of these two not agreeing, they in turn select an umpire, whose decision is final and binding, but this applies to all disputes and has no reference to non-payment of any possible claims, which are payable promptly by you, when passed upon by the arbitrators, or will we accept Lloyd's Reports as final

We will be compelled to sell on delivered net weights in all cases of consignments but on direct importations, net shipping weights to prevail, providing certified Weigher's Certificate accompanies all documents

We suggest that you advise us promptly whether it is your intention to quote us in Sterling or United States Currency, and whether we are to use the cable address and codes mentioned on your letter-head, in the exchange of cables between us

We have as yet failed to receive any assurance from you regarding quality of merchandise, packing, marking, which kindly give your attention

Yours very truly,

PRODUCE MERCHANT CRITICISING MARKET.

The following describes difficulties of development, and tells which articles are in lines and suggests other business.

Dear Sirs

Your letter of May 4th was duly received about two weeks ago and had received our most careful consideration.

We thank you very much for your kind offer to send us goods on consignment, but we are aware of a great deal of difficulties on the way of development of business relations of such a nature, owing to the long distance separating our markets

Besides, all products that you propose to send us on consignment : *c* , *pepper*, *ginger*, *cardamom* and *cinnamon* are not in our lines, are needed but in approximately small quantities and supplied in abundance from Hamburg

Cassia seeds have almost no market here, having been superseded in the course of last years by other remedies of same effect

It is almost impossible to sell anything here, if terms of payment are not the most convenient for buyers As a matter of fact, foodstuffs are sold lately only on document drafts payable through local Banks at sight or even a certain time after

Taking in account all above stated, we do not venture to accept goods on consignment at present, but shall be open to reconsider this question in the future, when conditions improve here, as well as our relations with Indian Market are better established and experience as to its peculiarities gained

If you are willing to sell on terms of payment prevailing here, : *c* , against payment of bills of exchange drawn upon us at sight, we shall endeavour to pass you orders on receipt of samples and your prices *c i f* Helsingfors or any other Finnish port

Rice, raw sugar and good tea may be sold here if prices were not too high We could find market also for coco-palm fibre, suitable for manufacturing mats

We could offer for export, if you were interested in this article from 1000 to 5000 cases (7200 boxes in case) of first quality (not inferior to Swedish) *matches*, made in Finland—Eng Sh 130/- per case *c i f* Hamburg

Thanking you for your kind offer to co-operate with us, and believing that in spite of some difficulties good results may ensue in the course of time,

We beg to remain, Dear Sirs,
Yours faithfully,

PRODUCE MERCHANTS SUGGESTING TERMS.

The produce merchant in the following expresses willingness to enter into business relations and quote his terms.

Gentlemen :

With further reference to the communication of our Executive Secretary of June 5th, we wish to state that we would be very much pleased to establish business relations with your esteemed house

In order to successfully operate the importation of goods suggested by you, it would be necessary first to establish a quality of your goods in this market To this end, you would have to furnish us with a full set of samples, sufficiently large to make an analytical test of such

As to the actual method of operation and effecting payment, we are sorry to state that the outline presented by you does not meet with our approval, because it is contrary to the established policy of this country

We would further like to point out to you, that we are direct importers, hence, principals in each transaction

The method applied by us in other lines of similar nature is as follows the foreign merchant or producer offers us direct the goods at the price that he may wish to sell them to us, and if the price and other details meet with our requirements, we confirm and instruct to ship. In each case you are to inform us as to whether the goods are exactly as the samples submitted to us, together with information as to the form of packing, and other details that will enable us to handle the matter intelligently.

It would be very much simpler, if you would quote C I F New York. Should you, however, be unable to do so, you may quote us F A S steamer of your port, and inform us the specific details as to the net and gross weight, and other particulars that would facilitate us in figuring the cost price C I F New York.

METHOD OF PAYMENT—On imports of other staple goods, we usually open bankers confirmed credits to cover 40 per cent of the value of the shipment, payable to shipper at port of shipment against documents, which documents are in turn surrendered to us at port of destination against our trade acceptances up to 90 days. You are also to instruct the bankers to permit inspection of the goods before effecting payment.

COMMISSIONS—This question is eliminated, as a result of the fourth paragraph of this letter.

EXPORT—Taking this occasion, we wish to inform you, that we are **EXCLUSIVE SELLING AGENTS** of a number of manufacturers of goods described in the enclosed list. Thus, we are in a position to render just as good service as any other organization and in some cases even more attractive.

For your information, in order to assure absolute success of this undertaking, whether in export or import, or both, you would have to agree to do business with this country through no other house

Should the outline as brought forward above meet with your approval, we would appreciate it, if you would draw up an agreement in duplicate along the lines mentioned, sign both copies, and mail them to us for approval and counter-signature. One copy with our signature will be returned to you upon ratification.

In closing this communication, we wish to assure you that we are well in a position to develop a profitable business, provided we can get the co-operation of the other party, and we leave it to you to give careful and prompt consideration to the matter.

Anxiously awaiting your further good news, we are,

Yours very truly,

PLEADING NO CATALOGUE.

This letter while pleads no catalogue describes the manufactures and seeks command of the customer.

Gentlemen

In prompt answer to your valued inquiry just received, we regret exceedingly that we have been left without a

copy of our catalogue, and it will be some time before the new ones come from the printers

We are the pioneers and have since 1881 been the leading manufacturers of machinery for Macaroni, Vermicelli and similar Alimentary Pastes in the United States and have many different sizes and types of presses, both screw and hydraulic, from the smallest to the largest in use to-day with corresponding kneaders, mixers and other accessories

If you will give us some idea as to the production you require, or the capital you intend to invest, we will be pleased to send you photograph and description of the machine adapted to your purpose together with quotations

Awaiting your further commands, we remain,

Yours very truly,

STATIONER SUPPLY SAMPLES.

This letter with accompanying stationery samples describes the articles and offers valuable assistance in marketing the merchandise.

Gentlemen

To-day we are permitted the particular privilege of sending to you, without charge, a full sample set each of the Large Blotters, Mailing Cards, Calendar Cards, and Calendar-Pads, as listed in the enclosed price list No 2

effective May 1st, 1920, which were requested of us in your valued letter of May 6th, 1920.

By referring to this list, you will quickly become acquainted with our prices, our terms and conditions; also presented therein is a brief outline of the many excellences of our export merchandise, to which we would call your special attention

We enclose herewith a circular which presents a new series of calendar pictures in various sizes; and we also have in preparation an attractive series of calendar-backs in various sizes, for use with these pictures

We also enclose herewith a presentation of our desire to establish an exclusive merchant distributor in your territory on an outright sale arrangement, as we do not wish to entertain any commission or consignment propositions. You are privileged to sell our merchandise at such prices as you may deem most advisable over and above the absolutely *net* prices we quote you herein

We are prepared to offer such concerns as may decide to represent us, valuable assistance in the marketing of this merchandise in their territories, the benefits of our 40 years of manufacturing and merchandising experience, and every other facility possible to promote a business association that will prove most harmonious, profitable and satisfactory to our representatives and to ourselves—for what benefits one must benefit both.

We trust that our presentation of this whole proposition may so strongly appeal to you that a selling connection will be seriously considered, and that you will communicate with us further with such an end in view, as we have not, as yet, appointed a representative in your territory, and as we

believe that your concern is especially well equipped to promote the introduction and sale of our merchandise there, providing all the conditions connected with the conclusion of a contract may be agreed up to the satisfaction of us both

In this connection, kindly advise about how much of this merchandise you would purchase at the time of the signing of a contract, also, how much annual business you could assure us thereafter

Also, we would be pleased to learn if you have travelers covering your whole territory at frequent intervals

In explanation of our terms we would advise that, as our merchandise does not run into large amounts of money, we feel that you will be willing to pay therefore in New York, providing you have an established connection there; and we quote in American currency, as it would be impossible for us otherwise to make any stable prices, owing to the fluctuating rates of exchange now prevailing, also we quote f o b steamer New York, as you must realize with us that ocean freight rates are unsettled, and we could not do ourselves or yourselves justice to quote prices covering delivery at destination

However, we guarantee to secure for you the lowest ocean freight rates possible at the time merchandise leaves this country

Respectfully referring you to the National City Bank of New York, U S A , as to our reliability and ability, and extending cordial and sincere regards, we are, Gentlemen, thanking you for the offer of your references in the United States, which will be appreciated,

Faithfully yours,

OFFERS NEW LINES.

While apologizing for delay this letter mentions the writer's specialities in other matters are sought for.

GENTLEMEN .

May we ask you to kindly pardon our apparent delay in replying to your letter of August 27th, relative to Machinery?

We have been considering the exporting of machinery of all kind, but have decided that this is a class of merchandise which should strictly be handled by the export departments of machinery manufacturers or exporting houses specializing strictly in machinery

We are specialists in the purchase of food products, clothing, boots and shoes, and various merchandise, and do not feel that we could, at the moment, give you the proper service in purchasing machinery for your account, and would suggest that you apply directly to the manufacturers or to machinery exporters

We thank you very much for your enquiry, and if, at any time, we may be of service to you in procuring merchandise of any other nature, we believe you will find our services satisfactory

Very truly yours,

DESCRIBING NEW SPECIALITIES.

This letter declares the specialities the writer can supply and describes the good points.

GENTLEMEN.

We beg to acknowledge receipt of your favour under date of Aug 20th, and in reply thereto beg to state that the only commodity which we name and which you state there is a demand for in the Indian market, and which we can successfully offer competitive prices on, is the oil pressing machinery, which we specialize in

In order to quote prices on this equipment, it is necessary for us to know the kind of seed or bean to be expressed, the capacity of seed or bean per given period of time, such as one, ten, twelve or twenty-four hours whether buyers want us to furnish steam engine and boiler for operating the plant, or should electric current be available, we must know the characteristics, namely the current, voltage, phase and cycle

Due to the fact we have recently received a number of inquiries from India for hand-operated Hydraulic presses, we believe there is considerable business to be developed in that line, and are therefore enclosing our Circular 100 which fully describes two sizes of hand-operated basket presses

We will allow a discount of 30 per cent from list price for cash F.A.S New York, properly boxed for export shipment

We will quote C I F price on any of the equipment we specialize in, but of course must know just what is wanted, to enable us to do this

Regarding terms of payment, the terms outlined in your final paragraph would be satisfactory to us, provided we are furnished with bank guarantee that payment will be made as per terms outlined, and such guarantee is acceptable to our bank

For your information we wish to state we specialize in pumping machinery, oil mill equipment, filter presses, water turbines, feed-water heaters, etc

We also enclose a circular descriptive of our **AMES TRIDENT**, which is a useful little tool wherever general utility work is done We will allow you a discount of 15 per cent from list price F A S New York, boxed for export

Awaiting your further advices with interest, we are,

Very truly yours,

CONSIGNMENT OF GOODS.

This letter expresses favourable impression of a common friend's recommendation and willingness to enter into business upon consignment basis.

Gentlemen:

We are in possession of your favour of the 8rd January, and also received a communication from our mutual friends, Messrs . . . , of your City, by the same mail.

We are favourably impressed by our friends' information concerning your firm, and are ready to enter into the business which you propose, as we have long been convinced

that a good trade is to be done upon a consignment basis, provided a thoroughly reliable firm could be found willing to take up and push such a trade.

Our difficulty has been to find a firm which we consider suitable. We have had many offers, but there always seemed to be too great a risk involved, since we could not be assured that the consignments we might send would find a market and there appeared every probability that, after remaining in South America for some months, our goods would either be sold off at considerable loss or returned as unsaleable.

But our friends to whom we wrote specially upon the subject inform us that you have a good connection in the Hollow-Ware trade, and that you already import largely from this country, and acting entirely upon their advice we are sending you a consignment as a trial.

The goods will be shipped per s s *La Plata*, sailing on the 18th inst. We enclose herewith Consignment Note, and Bill of Lading will follow by next mail.

We also send you with the consignment a number of our catalogues, and in our next letter will include full particulars as to discounts and terms both to importers and the retail trade.

If it will be any advantage to have the catalogues printed in Spanish we shall be willing to have same done.

We think your proposals with regard to Account Sales, viz, to render same monthly, quite satisfactory, and we will draw at three months for the amount of such sales, which will be rendered with your commission deducted.

We are willing to allow you the extra 2½ per cent for *del credere*, as we, of course, could not risk any losses through bad debts.

We will insure all goods, and pay freight, and our prices will be quoted free Buenos Aires.

We will write more fully on the various points when sending you the prices, etc

In regard to our productions, we would say that you can rely upon it that what our friends have claimed for us is perfectly warranted. We do a very large trade with other South American States, and our factory is one of the most important in this country. In our own peculiar lines we take the lead, and a comparison of our goods with those of our competitors in your market will convince you of this.

Anything in reason that we can do to assist you to create a demand for our product in your market shall be done, and trusting the present consignment will reach you safely, and lead to a mutually profitable connection between us,

We remain, Gentlemen,
Yours very truly,

OPENING SUGAR BUSINESS.

Effecting direct sugar business is intended in the following letter which proposes and gives full terms.

DEAR SIRs:

Your name has been handed over to us by the Netherlands Trading Society, our bankers, and as we are desirous of opening out direct connections in the sugar business, we take the liberty to approach you

So long we had limited our activities in the sugar trade in the country only, and had been dealing largely in sugar through the principal sugar importing houses who had already long connections with your country. But from now in the hope of extending our business we intend importing directly also.

As to our references, we quote you to the Nederlandsche Trading Society, which is the best bank for doing Java sugar business and who are our bankers also, and we have already asked them here to report their Java houses accordingly, and that you will get satisfactory and reliable information about ourselves. We have taken recourse to this procedure to expedite business as the season for Java Sugar has already approached.

TERMS AND CONDITIONS —We would like it to be as between Principal to Principal, each side paying its own telegraphic and other incidental expenses and acting on its own responsibility.

PURCHASES —We would be at liberty to buy either C I F or also F O B from you. In case of C I F purchases it will mean insurance including war risk to be covered by you at ten per cent over the invoice value including freight. In case of F O B purchases the cost of insurance until the goods are shipped within a stipulated time, will be for your account, and you will be bound to have the goods insured until they are shipped at ten per cent over the purchase value.

QUALITY GUARANTEE —White would mean white Java sugar, T M O or similar marks, No 25 upwards Dutch Standard. Brown to understand brown Java sugar No 16 to 19 average 17, like as is shipped to . . . (here state Calcutta, Karachi or Madras) in dry, sound and market-

able condition Any difference in quality or any other disputes with respect to anything to be settled by arbitration in Calcutta Lloyds' Survey Reports always to be accepted.

PACKING—To be in strong, fresh A Twill bags of 2½ lb containing approximately 2 cwts each nett as is customary Please arrange to send a sworn weightment certificate with each shipment as we have to guarantee the invoice weights to our buyers

TELEGRAMS AND TELEGRAPHIC OFFERS—Should be in force for at least three days from the despatch of same, unless otherwise specified in the telegram, i.e., you will be bound to accept and confirm such telegrams if it reach you within three days from the date of despatch

SHIPMENTS—As shipping documents sometimes arrive later than steamer carrying the goods, it is advisable to cable each shipment by telegram As also it gives us time to predispose the sugar before its arrival if not already sold and similar concession to our buyers

Bill of Lading date will be the conclusive proof of shipment time Monthly delivery contracts will be liable to cancellation at the option of the buyer if not shipped within the stipulated time Such option is to be exercised within a week of the expiry of the date of delivery by the buyer The sellers will also be liable to damages in the case of non-shipment of goods in time Cases of Force Majeure excepted.

INSURANCE—Insurance including war risk to be covered by you for ten per cent over the invoice value including Free Policies to be made payable at Calcutta and to cover fire risk for 15 days at the docks while awaiting delivery with the other usual clauses

PRICES —Prices may be either in sterling or in guilders. When in guilders it will be per picul F O B and when in sterling it will mean per cwt C I F Therefore C I F. offers will always mean by sterling quotations, whereas while quoting in guilders it will mean free-on-board, if otherwise, it has to be mentioned in the offer

ARBITRATION —Will be effected in Calcutta (or state your own port) Each side will elect its own representative from amongst impartial and respectable merchants They will have power to appoint an umpire in case of disagreements Or the arbitration may be held at the local Chamber of Commerce The decision at this arbitration is to be final and binding on both the parties The losing party to bear all costs or as per decision of the arbitrator, if otherwise.

FINANCE —By confirmed bankers' letter of credit to be furnished by the buyer at the time of shipment or at the time of purchase, if so desired mostly through the . . .
. . . (here name your own bankers)

USANCE —By 60 days' sight D/P drafts (or in the case of ordinary parties write 80 days) or by 60 days' sight drafts in the case of guilders

We shall be obliged if you kindly give us your views in exchange and in case our terms, which are the usual ones, are acceptable to you, you may telegraph us offers which will have our best attention

Trusting that our introduction will lead to business,

We remain,
Yours faithfully,

PRINTERS SEEKING BUSINESS.

The following is a circular issued out by a German Printing house giving description of its capacity.

GENTLEMEN

We herewith beg to offer our services for the execution of printing work of every description, in any quantity and in every language of the civilised world

Our establishment dates from 1871, has 100 printing machines in operation, and employs over 1000 workmen. We are fully equipped to execute book-printing, lithographic, offset and intaglio printing of every degree of quality We have our own studios for artistic sketching, and chemigraphical and book-binding shops

We have permanent contracts for the printing of 47 newspapers and trade journals, with and without illustrations We execute the printing of all kinds of catalogues from the plainest to the most elaborate, school-books, pamphlets, posters, picture postcards, and large editions of coloured pictures We have, up to the present, been entrusted with the printing of over 20 milliards of bank-notes for the German Reichsbank

Our foreign department has now under the press large contracts for school books, novels, catalogues, etc, for Sweden, Denmark, Lithuania, Ukraine, Switzerland, Italy, Holland and other countries, and since the summer of 1918 we have exported over 3,000,000 copies of books in foreign languages

If you require printed matter of any kind (catalogues, price-lists, books, periodicals, etc) and will inform us as to

the nature of the work, its form, subject matter, illustration, binding, paper required, and extent of edition, etc., we shall be pleased to submit estimates with the utmost despatch and free of charge

By timely purchases and the making of favourable contracts for current delivery extensive stocks of paper have been secured so that quick execution and delivery of large editions can be guaranteed

Original M.S. should be typewritten. In the case of reprints of existing editions a copy of these should be submitted. We are in a position to correspond in any language.

All estimates are made on the lowest standard prices and execution of orders guaranteed at fixed dates

Our references:—

Messrs Hardy & Co., G m b H, Berlin

The Deutsche Bank, Berlin

The Dresdner Bank, Berlin

The Disconto-Gesellschaft, Berlin

The National Bank, Berlin

Trusting to be favoured with your esteemed orders and assuring you of our best attention at all times,

We are, Gentlemen,
Yours faithfully,

PHARMACIST SENDING OUT CIRCULAR.

The attractive opening and carefully brief description of the selling article in the following will serve as a guide to many beginners.

GENTLEMEN :

Just because the enclosed circulars are in printed form, there is no reason why they should not be read as carefully as you would desire your own advertising matter read by their recipients before reaching the waste basket Taking it for granted that you will do us this courtesy, we are confident that you will become interested in four important business-building lines, each the best product of its kind on our market to-day.

DR SHEFFIELD'S DENTRIFICE is made by one of the oldest tooth paste houses in the United States, established in 1850 and nationally known Is only furnished in large size tube, but makers also offer their SPECIAL LABEL TOOTH PASTE in small and large sizes Study this line particularly as it will surely prove to be a profitable one to you The consumer will welcome most enthusiastically KELLOGG'S TASTELESS CASTOR OIL, for we all know how distasteful and nauseating a dose of the old-fashioned oil is OUR SPRING WATER, nature's remedy, has for many years been highly recommended by leading physicians of the world for kidney and bladder troubles and also other ailments

Price List is enclosed Export Discount is 50 per cent. on all quotations excepting our Spring Water which are net.

Do not delay in writing us for further information
Samples will be cheerfully furnished with our compliments

Very truly yours,

SEEKING SPECIAL STUDENTS.

The following is a circular by a School of
Correspondence inducing students to get
special promotion-getting training.

DEAR SIR:

What kind of man does *your* boss promote? If you don't know, find out—keep your eyes and ears open—ask questions when you get a chance. Make it your business to know *why* men are hired or fired—and *how* you can get ahead.

Just now your boss is busy taking stock—figuring up profit and loss for 1924—laying plans for 1925—getting ready to make this the best year he ever had. He is going over *your* record—your failures and successes—your interest or lack of it—your ability to handle new situations—your progress during the past—your prospects for the year to come.

Can *you* do better than to follow his example? — to take stock of your record, your prospects? Your employer studies how to increase his producing ability—correct his mistakes—make things come his way. Prepare for opportunity in advance—then you can spend your time and energy in “making good” when opportunity comes.

When your employer wants specific information—he sends a man to dig it out for him. He hasn't time to go himself—nor, perhaps the ability to get at the facts—but he will pay well for the information. Our text books present the experience and investigations of experts—they enable you to get at valuable facts—to do the special work which brings special pay.

Home study—during your spare time—will put the cutting edge on your training. This certificate—used within thirty days—entitles you to a complete and practical library, free of cost. If you wish, pay \$8 00 a month—at the \$5 00 a month rate. Make yourself the kind of a man that your boss will promote!

Very truly yours,

WEEKLY PAPER SEEKING ADVERTISEMENT.

The following is a letter showing effective use of slang in inviting advertisers to use the medium.

GENTLEMEN ·

Looking for quick returns and profitable ones?
Sure!

Then you'll be glad to know the absolute truth about these two splendid weeklies

They are top-notchers .

They are uniformly good in bringing replies at a price the advertiser can well afford to pay

Some advertisers use them both every week Others
find big copy once a month more profitable

Nearly every one who uses them however is satisfied

Better join this bunch of satisfied ones

Better—far better—use them now than to put the
matter off even a week or two

How about you?

Yours very truly,

CIGAR MANUFACTURER SEEKING CUSTOMERS.

The following shows a style of correspondence that is brisk yet dignified in which the cigar manufacturer induces curiosity in the smoker.

DEAR SIR

A new delight awaits you

Have you ever smoked a real FRESH HAVANA CIGAR?

It is far better than the dry, crisp veteran of the showcase, which you buy from the retailer.

In buying direct from our factory, you get a cigar which has been made only a few days, retaining all of its natural flavour and aroma, and you save all middlemen's profits.

ROBERT'S HAVANA CIGARS are hand-made, by Cubans from the best grade of Havana tobacco—our own importation!

These Cubans know how to make a Havana cigar so that it smokes free, smooth, and even—bringing out the full, rich aroma

We want to send you 100 ROBERT'S HAVANA CIGARS, express prepaid, with the understanding that if, after smoking ten, you are not pleased with them, you may return the remaining ninety at our expense

Isn't that a fair proposition? You can't lose anything, while we stand to lose the express both ways, and the ten cigars which you smoke

Don't send any money, but give us a chance to prove every statement we have made—at our own expense!

Fill out the enclosed blank for fifty of each size and mail it to us

To-day right now!

Very truly yours,

TRADE-INCREASING LETTER TO CUSTOMERS.

Here the head of the concern comes right out frankly and asks the customer why he doesn't do more trading with this firm. The letter is a good example of how straight-forwardness may be used and yet not overdone.

DEAR SIR

I've often wondered why you've only favoured us semi-occasionally with an order. I thought I'd frankly write you to-day and find out.

Of course, I deeply appreciate every rupee's worth you ever bought here. It's simple human nature for a fellow to want all the business he can get.

You have doubtless found our merchandise and service satisfactory. Isn't that so? I ask this for a very special reason. If everything isn't right—if there is even the slightest cause for dissatisfaction on your part—I will consider it a great personal favour if you will promptly let me know just what it is.

And above all things, don't overlook our double discount of 5 per cent. additional if the cash cometh also.

It's a money-saving thought. It's a thing to *act on* whenever you have a need in our line. Won't you bear it in mind?

Cordially yours,.

BUYING DIRECT IS A BETTER HABIT.

Another of the series of letter to physicians offering big savings, better service and fresher goods by dealing direct with this pharmaceutical order house.

PUT THE MIDDLEMAN'S MONEY IN YOUR OWN POCKET!

DEAR DOCTOR.

Why keep on giving money to the middleman? The pharmaceutical wholesaler and jobber have cheerfully cashed in on you these many years. Why not have done with them here and now? We're going to help you do it.

We manufacture everything you need. Right in our own factory. By selling you direct, we save you 25 per cent to 40 per cent. Also 5 per cent. minimum on orders sent by mail. And we pay freight on Rs. 15 or over. This means 5 per cent. more.

Yesterday died last night. We change our habits. We take on better ones. Buying direct of the makers is a better habit for you. Less cost, less trouble—more satisfaction. And you get better, newer, fresher goods.

Quit getting your supplies the old way. You've found a new and better one.

Start it now!

Sincerely yours,

REMEDY FOR LIVER, STOMACH AND BOWEL TROUBLES.

Here the reader is promised ready relief through a pleasant, pure, wholesome vegetable compound. This letter creates business for the dealer.

DEAR FRIEND

We call you "friend" You know a great philosopher said "To have friends, you must be one" So, we'll prove we can be your friend

You need not suffer with liver, stomach, or bowel trouble a day longer It's absolutely unnecessary It's inexcusable

Neither need you take violent drugs Drugs that rend your system Drugs that do you more harm than good There's an easier, better, simpler, surer way

A deliciously flavored, pleasant, pure and absolutely wholesome vegetable compound for your trouble, is our friendship's offering to you to-day This safe, sane and effective remedy is Laha's Liver Tonic Its work seems almost magical

Your indigestion or biliousness or constipation or loss of appetite, or dull, sluggish, tired feelings, will be *absolutely forgotten* Laha's Tonic is also taken to prevent malaria, jaundice, typhoid and everything brought on by stagnant liver, stomach and bowels

You were born healthy You've a right to be healthy You can be! Laha's Tonic *works with nature* Nature

sometimes needs a boost when you've unknowingly blocked it

A rupee bottle of Laha's Tonic starts you on the road to a happy change That old-time zest in life, that keen appetite, that bouyant, bounding energy and sound, sweet sleep at night will soon be yours once more You won't let a rupee stand between you and all this—certainly not!

The Central Drug Store has a package ready for you Go and get it now Don't wait, don't suffer, don't keep on taking the wrong stuff—the road to rosy health lies before you

Yours for quick results,

ADJUSTABLE BED REST FOR INJURED.

Here is a thirty-day free trial offer as a sincere inducement for trial of a humanitarian device to be used in painful accident cases.

INVESTIGATE — BY ALL MEANS

DEAR DOCTOR

Knowing it will quickly commend itself to you as a positive blessing to patient, physician and nurse alike, we are very anxious to despatch you our Sick Bed Rest for immediate trial.

Readily adjustable to any bed, it is the most ingenious of latter-day sick room devices

You'd find its uses and benefits surprisingly many. It saves the patient, saves the nurse, saves the doctor.

Whether for chronic invalid or accident patient, the Sick Bed Rest does away with a world of suffering, inconvenience, trouble and time-loss

Its humanitarian phases, in addition to its wonderful utility, flexibility, adaptability in handling the most serious cases, we are sure, would strongly appeal to you

The Bed Rest is rightly named. It brings to the sick room a helpful, restful, soothing influence, greatly reducing nervous strain on the patient and minimizing the work of the physician and nurse

Test it thirty days at our risk, then return it at our expense if not supremely satisfactory

Just send the enclosed card to-day. It doesn't obligate you in the least. We are only too glad to demonstrate thoroughly. No harm done if you don't keep it!

May we hope you mail the card at once?

Yours very truly,

FOLLOW-UP LETTER ON THE BED REST.

This device is a relief to the patient, a credit to the doctor, a help to the nurse. The thirty-day return privilege puts the proof up to the article itself.

DEAR DOCTOR

We've brought down to a simple, painless science the handling of fractures of every kind, the moving of paralytics and helpless patients generally. That's why the Sick Bed Rest materially lessens your anxiety over the progress of that character

This new appliance, besides handling and lifting patients without the least discomfort, makes changing of bedding, or the use of bed-pan, a quick, non-troublesome operation both for the nurse and her charge

The Sick Bed Rest has the warm, willing endorsement of every physician, patient and nurse, wherever used. All are highly enthusiastic over its smooth operation and the grateful ease it affords the patients

No slipping, no jolting, no shocks—absolutely painless lifting and lowering, with the individual scarcely realizing he being moved. The Bed Rest is quickly adjustable to any bed rail by a patent clamp and easily adapted to any width or length of bed

It is a relief to the patient, a credit to the doctor, a help to the nurse

Strictly at our own risk we want you to try it

The card enclosed entitles you to our offer of thirty-day return privilege

Kindly mail it to us to-night, so that we may ship without delay. We are positive you will be strongly in favour of the appliance within twenty-four hours after its being put to use

Feeling that you will find it wise—to avail yourself of our offer in to-night's mail, we are,

Yours very truly

A TYRE LETTER ANNOUNCING NEW LINE.

This dealer offers a special discount on standard make to introduce his goods. It is a letter that tells the facts, yet uses words sparingly.

DEAR SIR

Good news!

We have just taken over the wholesale and retail agency for the Mars Warranted Tyre. We propose to make a big showing in the introduction of them. There is but one way to this—and,

More good news!

We will offer a liberal price reduction for two weeks on this high quality tyre, so that motorists will be interested in giving it a trial immediately.

Every purchaser of this tyre gets a written guarantee of 6,000 miles. It has many solid qualities of endurance that substantiate every test given it by motorists. Combed sea island fabrics of highest grade go into the Mars carcass. Only the best, pure, new live rubber is used in the tread. Skilled workmen make the Mars Tyre by hand. It is vulcanized slowly. Rigidly inspected, thoroughly tested.

To induce you to try this tyre at once, our offer is as follows:

We will allow you a 20 per cent discount on all Mars Tyres bought before May 10th.

We hope you will promptly take advantage of this unusual offer. Rarely, if ever, is a tyre of Mars quality offered at so liberal a discount.

This tyre will prove a big money saver for you. Better get in your order right now—this big discount is positively off on May 10th

Yours very truly,

OFFERING A DISCOUNT AND FREE TRIAL.

A good mail salesman is careful to show he understands what his prospect particularly wants. By this method the writer wins sympathetic attention. The special offer and personal tone in this letter are spurs to immediate action.

MY DEAR DOCTOR

Will you kindly fill out and send me personally, the enclosed mailing card, after selecting the style of self-filling fountain pen you like? You are making no purchase and in no way obligating yourself. You are simply invited by me to try this paragon of perfection in fountain pens. I am anxious to have you do so whether you need a pen or not.

If it isn't positively the most satisfactory, convenient, clearly and constantly ready-to-write fountain pen you ever used, you can return it without comment. If after ten-day's use, it endears itself to you, I shall indeed be glad to have you keep it, deducting a discount of 25 per cent. from the enclosed illustrated list, and remitting the low net price.

I repeat that in mailing this card to-day, you are making no purchase and in no way obligating yourself. I am quite sure, however, that you will not be willing to part with this remarkable fountain pen after you have tried it. Of all those you have seen advertised or tried, the CRITERION is positively the last word in successful fountain pens.

It is really cured of all the bad habits of other kinds

It writes the moment it touches the paper—no downward jerk or get-ready motion is necessary. It is temper-proof. No other self-filling pen can be filled or cleaned with the perfect ease, swiftness and safety from ink-soiled fingers, desk or clothes. *Cleaning* the CRITERION simply consists of the same instantaneous operation as filling, only you use water.

I feel, Doctor, that one of these pens will be a source of constant, genuine satisfaction to you, and would ask that in filling out this card you state whether you prefer a fine, medium, or coarse pen-point. After you find it an absolute innovation in non-troublesome fountain pens, I am going to ask you to accept with our compliments, in addition to the 25 per cent discount, a clip-clap pocket retainer to be attached to the pen, which is a very useful little safety device.

So many members of the medical profession are now using CRITERION because of their freedom from fountain-pen faults, that I am almost positive *you* will be just as highly gratified and thoroughly enthusiastic after a few days' trial.

May I hope, Doctor, that you will make a selection and mail us this card to-day?

Sincerely yours,

PROVING THAT A GOOD AUDIT IS A VALUABLE ASSET.

Here the value of an audit is well expounded
The idea of its effect upon the firm's standing
and general credit is one that will strike deep
with the thoughtful business man. It is a vital
point, well included in any accounting letter.

DEAR SIR:

A good audit is eloquent evidence of your firm's growth. It speaks of your progressive spirit, your modernism. It means you are down-to-now in thought and action. It has a good effect upon everyone with whom you deal. Banks and business houses promptly conclude that you are successful and proud of the condition of your business. They like to deal with a firm like this—they extend credit generously and gladly.

In addition to the above advantages, a good audit also gives you better and bigger ideas about the possibilities of your business. Furthermore, it puts you on your guard against mistakes of the past.

Our auditing service differs from the ordinary—we have a specialist for every branch of this work. He knows that one branch well. He does nothing else. When we undertake your work, this group of specialists concentrates on your Accounting system, thoroughly analyzes it, and brings to bear all of its expert knowledge.

Your tax problems alone, properly analyzed, will mean a much bigger saving than you thought possible. Our attorney has had long and valued experience in this particular work, and you get the full advantage of his services without additional charge.

It does not obligate you to have one of our representatives' call His suggestions may prove the desirability of having an audit made or a new Accounting system installed Write us to-day, stating just when you want to see him Your letter will be productive of many benefits—and they will be immediate

Yours very truly,

APPLYING FOR A POSITION AS SALESMAN.

Here is a straight-out, manly talk that proves the applicant has a knowledge of the correct principles of salesmanship. Confidence is a salesman's highest asset.

DEAR SIR:

Will you let me come to your office and sell myself to you, thereby proving I can sell your merchandise?

I have just read your advertisement It is just the opportunity I've been looking for

Have had ample experience selling a line similar to yours, and can bring letters that will show a clean and successful sales record

You want a man who knows the goods and the trade

You want a producer, who has ambition, aggressiveness—and never puts off till to-morrow the sale he can make to-day.

I can measure up

When can I call?

Yours respectfully,

COLLECTOR ASSERTS HIS ABILITY TO GET RESULTS.

This is a letter that breathes energy and activity. If the reader has had previous disagreeable experiences with collectors, he is urged to hold himself open to conviction and give the writer an opportunity to prove his ability.

Found! A Collector Who Can!

DEAR SIR

I can collect every rupee due you Every rupee!

This is a broad statement But I'm here to prove it
at my own risk

No matter whether you or somebody else failed to get it; nor how skeptical you are about collectors, nor how dubious of the writer's ability—yet the fact remains that you've found the collector who can—

Who can get your money for you

Let's not waste time corresponding Action beats
utterance

Fill out the enclosed claim blank right away and send it in Put us to test at once Make us *prove*, at our own risk—not yours

President Wilson said "No man's too great to change his mind—in fact, he proves his greatness when he does change his mind " If you've had an unfavourable experience with collection agencies and thought they were all alike, change your mind right now, and be open to conviction

Act immediately

Yours for surprising results,

ARGUING VALUE OF ADVERTISING SERVICE.

Not the price but what the literature accomplishes is to be considered, the writer urges. To make his ideas more saleable, additional suggestions are offered.

DEAR MR HARMON

This answers your good letter of the twentieth

With advertising literature, it's not what you pay, it's what you get for what you pay

"You never paid such prices for letters " That's a pretty good sign you've a genuine surprise in store for you as to what a letter can do !

Your mailing campaign most likely needs a new analysis, so that the most attractive and forceful plan may be put into effect at once

All this you would find in the letter compositions we propose to furnish You'd get back your initial expenditure a thousandfold

Furthermore, after you send us the details, we'll probably have suggestions about your stationery and printed matter which alone will be worth the price We make no extra charge for this

Outside of the mere fee involved, I should be most happy to help you get better returns on every rupee you spend for printing and postage

Faithfully yours,

SOLICITING AN ORDER TO WRITE BUSINESS LETTERS.

A daring argument advanced in an unusual manner, but commanding attention because it is direct and brief. The reader's attention is cleverly called to an enclosed circular. He is urged to employ a writer whose material will bring results.

DEAR SIR:

You want your business letters to make busy men sit up and sign order blanks, or write cheque, send telegrams, ask prices or demand other information

"Yes?" Then—

No matter how busy you are, nor how important your other mail that came with this—

Be careful! Don't miss reading the enclosed. You can't afford to take the responsibility

And when you read it, bear this in mind. The greatest doctor rarely cures himself. The wisest man can't see his own faults. So the keenest advertiser gets the other fellow's ideas. He doesn't fight conviction. He welcomes it.

Two heads are better than one. Let's get together to plan that new series of letters, that booklet to the trade, that circular to the general public, that magazine page.

Let us send someone to see you. We've a noiseless, soothing, satisfying representative—and he's dying to come.

Won't you name the day?

Yours very truly,

APPLICATION FOR A STENOGRAPHIC POSITION

This letter, because of its terse, direct sentences, convinces the employer of the applicant's intelligence, good taste, judgment, and knowledge of the correct principles of letter writing, which are priceless qualifications for any stenographer or secretary.

DEAR SIR

I have read your advertisement very carefully By its wording and tone, I judge you want a stenographer who

- takes dictation rapidly
- gets it down accurately
- transcribes it correctly
- spells and punctuates properly
- is neat in her typing
- arranges her letters effectively
- reads her letters for errors
- puts them on your desk in neat, accurate, perfect shape
- is punctual, pains-taking and business-like
- remembers what you tell her and relieves you of every detail she can

I have had the right training and am confident I can fulfil the above requirements to the letter.

My address is given above should you want me to call for an interview

Respectfully yours,

APPLYING FOR A POSITION AS CORRESPONDENT.

This letter talks straight from the shoulder and is a splendid example of the kind of a letter the applicant can write. Few business men would hesitate to give the writer a hearing.

DEAR SIR

Your advertisement for a correspondent attracted me because I have had unusual experience in this work and believe I can fulfil your requirements to the letter

You, of course, want your routine correspondence and sales letter written in forceful, clean-cut style that gets results

You want them to bring more inquiries, orders or remittances

You don't want them wordy or ambiguous

You don't want them poorly phrased, or illiterate, with improper spelling or incorrect punctuation

You want them to be direct and to the point — to get your story across — to make up the other man's mind — to bring back something

I feel that I know my work, and, what is more, 'like to write letters better than any thing else in the world "Art", said Robert Louis Stevenson, "is man's joy in his work"'.

We can discuss the salary after I know more fully your requirements I am waiting for that call

Yours earnestly,

**APPLYING FOR POSITION AS ORGANISING
EXECUTIVE.**

Here is a good, frank, straightforward statement of a man's capabilities, ideals and ambitions. It is unusually effective because of its brevity.

DEAR SIR:

I want a man-size job I want a job with a lot of responsibility and hard work-problems to fight, obstacles to overcome, where there are big stakes to win — and my rewards are proportionate to my effort

I believe in what Edison said "Success is 10 per cent inspiration and 90 per cent perspiration "

I've created, perfected, marketed products I've organized and sold stock I've made a market that called for increased facilities The business I had, grew from a one-man affair to a three-quarter-million per year enterprise

So, I know the ropes, obstacles, pitfalls My experience and mistakes can profit me in some new opportunity where I may keep others from the same blunders 'Often failure is only opportunity yanking us out of the wrong path' The College of Hard Knocks is mankind's greatest school

My age? Forty
Judgment? Mature.
Health? Good
Record? Clean
Experience? Broad
Ambition? Endless.

What is your greatest business need? When can you and I talk it over?

Who knows? May be success waits 'round the corner for both of us!

Yours sincerely,

ORIGINAL DESIGN AND FINE CRAFTSMANSHIP.

Clean-cut, uncommon apparel appeals to the live man who wants to look successful. The writer here lays stress on an unusual departure in men's attire, approved by men of modern ideas.

DEAR SIR

Pardon me!

I don't want to bother you

But I'm more than anxious to show you the stunning new clothes about which we recently wrote you

They made an Instantaneous Hit Dozens of men, who like the clothes you like, have been converted to the sanely artistic ideas of this original designer, who has dared to cast precedent aside and do things differently

His clothes breathe smartness—*Success!*

By all means come and see these clean-cut, common garments, as well as our faultless autumn models, which this year are really a trifle topnier than anything their talented craftsmen have ever turned out

I'm going to expect you within a day or two You'll be very glad you made the little visit

Cordially yours,

GETTING IN TOUCH WITH A NEW CUSTOMER.

A good general selling talk that arouses the prospect's interest and implants a certain confidence. The closing line is especially effective.

DEAR MADAM

To-day we write you, because we feel this is really your store. We run it, but every customer owns a heart interest in it.

In buying our merchandise, we have a fixed policy—not to experiment with goods of unknown quality. It is our duty to protect you against the doubtful kind. We do! Some merchants "take a chance" on goods they make a larger profit on. But this store's buying methods are founded upon the principle of making staunch friends through sterling merchandise.

We do not rely too much on the advice of travelling salesmen, as many do. We make our own investigations and comparative tests. We must know the goods before we take the responsibility of recommending them to you.

So, in this store, you buy with a sense of security that is born of solid confidence. Your patronage will be warmly appreciated by us, not in words, but in deeds—in giving you *bigger values, better service, more satisfaction*.

We will be happy to have you come in at any time. Whether you buy or not, visit us often. Frequent visits help you to keep posted on fresh arrivals, late styles, attractive novelties, special values.

Remember, this is your store—don't neglect "your own".

Cordially yours,

WINNING BACK A NEGLIGENT CUSTOMER.

This letter can be used to bring back trade that is perhaps straying in other directions. It has a good earnest tone without being too urgent.

DEAR MADAM

Human nature is pretty much the same the world over. No one likes to be forgotten

Somehow, here of late we feel as though this store must have slipped your memory We notice you've been coming in very seldom Naturally, our curiosity is aroused We wonder what can be keeping you away

Most of our patrons seem enthusiastic over our service and merchandise, and because we do not often lose a good customer, we felt impelled to address this letter to you to-day

We hardly believe that your infrequent visits could be due to any dissatisfaction on your part If anything had occurred to cause you displeasure or inconvenience, we feel sure you would have given us the opportunity to make it right If there should be any such reason, won't you call promptly and tell us what it is?

The management of this store has always felt it a very special privilege to place its merchandise and service at your disposal Happily, we enjoy the patronage and confidence of the best people in this community, hence our earnest desire to have you increase your trade at this store We will spare no pains to prove to you that your custom is sincerely appreciated

We cordially invite you to renew your habit of visiting here, and assure you we will do all in our power to make you feel doubly welcome Why not come and see us with-

in the next few days? It would be a special pleasure to know this letter had accomplished its mission

We are expecting you,

Yours very truly,

SOLICITING PUPILS FOR A BUSINESS COLLEGE.

Here an earnest appeal is made to the student's desire for progress in business life. The letter explains how the training lays a secure foundation for greater opportunities.

DEAR SIR;

There are two kinds of people—those who are always getting ready to do something, and those who go ahead and do it

You want to be the man who goes ahead and does it
You want to be numbered among the successful ones who did things instead of dreaming them

Right now the Mason Business College can thoroughly equip you with the *know-how* that will carry you forward, surely and swiftly Right now this school can give you that better, broader training that leads straight to a big salary and a responsible position Right now the "college with a record of promises fulfilled" can make you a failure-proof man, sure of himself, firm in his knowledge of what he can do absolutely certain of success

The reason this school has produced so many efficient young men is that it is more than a mere "business college" We teach business conduct as well as the conduct of business-principles! These things are as deeply important

to the student as the technical knowledge we instil. You can never go wrong in business with the right business standards.

To be trained is to be necessary To be untrained is to be unnecessary Make the world need you and you'll never need the world Come to Mason College and capitalize your intelligence at the highest possible value The training will pay you big dividends all your life

Mason Business College is the haven of high-efficiency people to which hundreds of employers turn when they've a job worth while for a man worth while So when you come to Mason College you'll have a chance to seize the opportunity after preparing for it Your Mason training is the passport that opens the door of every business office where real ability is in demand

I want to know you and want you to know me I want to know your hopes and ambitions When you get this letter, whether you intend to come to Mason or not, I want you to sit right down and write me fully about your plans and prospects, just as though you were talking to your own father I feel that you will never be sorry you did. That letter you write me might change the course of your whole life—who knows? Why not write to-day? To-day's better than to-morrow *To-day always is*

Sincerely yours,

A BOOK THAT BUILDS NEW BACKBONES.

The reader is made to feel that this book holds success secrets that have long eluded him. The personal rewards assured to the purchaser are strongly emphasized.

DEAR SIR,

I've a little book that means worlds to you. It means more, much more, than you ever dreamed a little book could. It has within its pages the most startling and practical prescription for success ever written down by the hand of man.

This small volume has actually—changed the course of men's lives. And you can read it in an hour! That one short hour will mean more to you than any year of your life thus far. Please don't think I'm exaggerating just to interest you. I'm telling the plain unvarnished truth.

Now, because of its almost unbelievable influence upon the life of every man who reads it—its magical effect upon his immediate prospects and plans—it is called

"The Miracle Story".

Let me sincerely say that every day you delay reading it you are heedlessly passing by something you've probably sought for years—sought, longed for, envied and admired in others—something that would give you the gift of getability—that power of accomplishment, of cashing in on your abilities, of governing yourself and the other man, of turning dreams into realities, of changing *hope* to *have*, *maybe*

to *must*, and uncertainty, hesitancy or fear into vigorous, unafraid, successful action!

"The Miracle Story" really tells you how, in clear, heart-to-heart style that drives the big thought home I know you'll be profoundly glad I wrote you, glad you "listened" to me and sent for this book, grateful that you drank in its every word and made it a new part of you It will give you fresh strength, firmer purpose for all the things of life—new real vigour of mind and spirit; a surer, more buoyant belief in yourself that will stay with you for ever.

The book costs \$2 It's worth \$200,000 By the way —pretty expensive reading, that \$2 for one hour—but

Get this well in your mind.

It might be a blamed-sight more expensive not to read it Not to read it may cost you many thousands Think it over I'll be \$2 richer if you write to-day and put that amount in the envelope, but at the end of a year you'll look back and say that \$2 was the most multiplying money you ever spent For "The Miracle Story" is a magic book that builds new backbones and bigger bank accounts It will pay huge dividends to you and you alone Send for it—*send to-day*

Yours sincerely,

INTIMATING SPECIAL ISSUE OF A MAGAZINE.

The following letter combines solicitation for subscription and advertisement for a special issue.

DEAR SIR.

Unemployment staring in the face—that is the problem now agitating the mind of the educated classes in our country

Yet many avenues of employment, hundreds of works are left unattended in the country These await our energy and attention for development

The September number of **INDUSTRY** will deal with several such problems—this will be the **SMALL INDUSTRIES SPECIAL NUMBER**—unique in contents and circulation. The price will be As 6 only unless you register yourself for free sample within 20th September

Huge number of applicants are being registered now and several thousand extra copies are being printed for broadcasting;—this is at a time when the country is looking forward for increased business everywhere

You are certainly feeling that business must be welcomed during the blooming season; you cannot allow it to walk out by ill-treatment

Your business to be successful demands wide publicity—the best publicity that can be made amongst the largest buyers

You can put your story through **INDUSTRY** to the best buyers among its most progressive readers And the added circulation of the September issue amongst a special class

of business people will certainly prove of greater benefit. We are closing forms on 20th September.

In the meanwhile we are at your service,
Yours for Progressive Business,

SEEKING RENEWAL OF MAGAZINE SUBSCRIPTION.

A letter vividly depicting the reader's loss should he fail to renew his subscription. The many attractive features are again well presented.

DEAR MR MASON

A brilliant new programme of big surprises in 1920 "Printing Helps" and "Artistic Typography!" And this is to warn you that your subscriptions are just expiring—and you mustn't let them

You'd be missing the treat of your life For the publishers of "Printing Helps" and "Artistic Typography" have a whole flock of fresh innovations up their sleeves, things with the thrill of unexpectdness in them, stunts in type-craft and skits in colour, photo-engraving, electro-typing and lithography, that will add a keen new zest and buoyant relish to your appreciation of these welcome monthly visitors

Each of these splendid magazines will carry broader inspiration and bigger helpfulness with every succeeding issue in 1920

Don't even think of missing a single number! They represent a moving picture show of myriad smart suggestions to the fellow who must keep down-to-now in his line of work

Don't short-circuit this line of live vibrations Let them keep coming You might afford to do without other periodicals you're taking, but not these, *not these* Now-a-days, when every branch of endeavour is crowded-to-the guards with competition, a fellow needs all the ideas he can grab hold of

And just let this little tip seep into your system, air You are going to get a grander value for your money this year — a more magnificent feast of good things than ever you fed your observing mind

Another thing! You might prefer to renew for "Printing Helps" alone, if so, send me Rs 6 Or, if you want simply "Artistic Typography", that would be Rs 3

But the two together are what you shouldn't be without The price is a pittance compared to their profit possibilities to you Agreed? Then let's reach for the cheque-book and have it over with Dip your pen in the ink of wisdom and make that renewal remittance

Yours sincerely,

OFFERING DEALER EXCLUSIVE AGENCY IN RAINCOATS.

Here is a letter written in true circus style,
but the users of it wanted that kind of a letter
and none other. It did the business.

GENTLEMEN

Excuse us, but we're all excited, effervescent, exultant!
Raincoat orders are pouring in in torrents Our

merchant friends are reaping a ripe, rich harvest of profits, and the only cloud over our happiness is that your order is not here

Don't pike, pause, ponder or procrastinate. Plunge right into this rip-roaring riot of raincoat reduction. Right now a bigger-profit opportunity is rapping on your door with a hammer of pure gold.

Get in! Get in this glorious gold gathering raincoat game with head, heart and hand—and you'll soon have enough extra profits to buy that big new touring car.

Everybody's selling our raincoats. You could sell them and make 100 per cent. Still stiffer profits on our better lines

And the moment you buy of us, we flatly refuse to sell your competitors. This means you can back them all clean off the board with your lower prices—if *you act now*.

Make up your mind this very minute to do the whopping-big raincoat business of your locality, and *get that order of yours right off!* You want to pile up your profits before the other fellow gets started, so remember: "Thrice armed is he who hath his quarrel just", but "four times he who gets his blow in fust!"²

Get your blow in fust!

We don't want money in advance. Terms 2 per cent, 10 days, or net 30 days; and you're welcome to shoot the goods right back at our expense if it isn't the spic-and-span, snappy, swift-selling stuff we say it is!

Come on with what order, and you'll have a record-smashing, rush business in raincoats. Get it going. Write or wire—*quick!*

Yours for more-money merchandise,

SENDING CATALOGUE OF INFANTS' WEAR.

This letter is adapted to strictly mail-order merchandise. It takes the place of the travelling salesman, making the selling talks almost as effectively as he would do in person. Emphasizes the economy of buying from a firm with small expense and reliable business policy.

DEAR SIR

The enclosed catalogue is for your careful consideration. It will save you a lot of money. It is practically our travelling salesman. Every number of it is *worth while*.

We sell infants' bonnets direct to you by mail, and allow you the 10 per cent Jobbers' discount to add to your profits.

We employ no travelling men. No big salaries to pay and no large expense accounts to add to our selling cost. All this is to *your* advantage.

So every article in the enclosed is distinctly a big value—an extraordinary offering and one you simply cannot afford to overlook.

Not only can we give you the *utmost values* for your money, but each and every number we manufacture is a *desirable one*, a live one—a style that will find ready buyers.

Our bonnets are well made by the most approved methods. We take a genuine pride in the workmanship, fit, finish and fashion of every article turned out.

Our *service* is fully up to the standard of our *products*. This means painstaking, scrupulous care in filling your

orders It also means prompt delivery—no excuses or delay We make all shipments on the dot. It also means we are always willing and anxious to accommodate you in any way that will be to your advantage or profit.

Such is our business policy It is founded upon integrity, square dealing and clean methods

Make up your order right away Don't wait Go through the catalogue carefully from beginning to end. Now is the time to get the bonnets you want at the lowest prices good ones can be sold for—and you get the 10 per cent Jobbers' discount into the bargain

Don't lay aside our catalogue To-day is the time to take advantage of the offering therein, and once you order direct, you will always do so

Hoping to book your kind order by return mail, we are,

Yours for satisfaction,

AN ACCOUNT ONCE BEGUN KEEPS GROWING.

Here is another good savings talk that can be used for general solicitation. The proposal of a test is good psychology—sure to prove productive.

Dear Sir·

This bank welcomes you as a savings depositor

It believes you will feel better, fare better, sleep more soundly and enjoy life more deeply through the satisfaction of having a snug savings account here — an account you

began perhaps in an indifferent way, but which grew and grew until you began to take a real interest in it and found real pleasure in adding a nice deposit at every opportunity

Many savings accounts are begun in a half-hearted sort of way. People often start them "just for fun." They somehow feel as though they need to save but cannot save. Yet once they've begun and the account begins to grow, it is a source of great comfort and satisfaction.

We urge you to try the plan of opening a small account. After you've deposited even a few rupees, see if the impulse doesn't come over you very soon to make *another* deposit. Then another and another—and thus you keep on, happily adding to your growing capital.

This habit of saving is simply a natural human trait that leans toward self-advancement. The man or woman with a savings account has a sense of security with a feeling of independence that in themselves are worth a great deal.

A savings account, too, puts more pep and purpose into his or her daily life.

You find, as many others have found, that the road to independence is by way of the Receiving Teller's window!

Do not hesitate, do not wait; do not argue with yourself—just *begin*.

We're waiting to welcome you—come in right away and get started.

Yours very truly,

DESTITUTE HOME SEEKING HELP.

Destitute Home in seeking help from the public describes, in brief outlines, its work and shows what it expects to do.

Dear Sir ·

Will you help us to bring sunshine into the lives of the destitute and forlorn little people of our land?

A glance at the illustration in the enclosed will show you what is being accomplished

95,775 children have been lifted out of the shadow into the sun 7,308 are now being supported and trained · 5 are admitted daily.

The Charter of these National Homes is "No destitute child ever refused admission" · There is no red tape, no votes are required, there is no waiting list—the need of the child is the only consideration

Many of these children come from the gloom of the slums We give them a new environment, build up healthy bodies and minds, train them and place them out in the Motherland and in the Dominions as healthy, honest and God-fearing citizens It is a good investment, for the children are the Nation's and indeed the Empire's greatest asset

Become partners in this work with us, and help to keep the Sunshine Gate swinging Perhaps you can oil the hinges, or give the Gate a push, wide enough to admit one child into the Homes?

A slum life or a sunshine life? Which shall it be?

I know what your answer will be, and I know you will send a Christmas gift to help the little ones

"I was a stranger and ye took Me in"

Yours faithfully,

PART IX.

**MERCANTILE and MAIL ORDER
LETTERS and METHODS.**

TABLES ETC.

Contents for Part IX.

Weights and Measures

Lineal measure—Square Measure—Troy Weight—Apothecaries' Weight—Avoirdupois Weight—Measure of Capacity—Wine & spirit Measure—Measure of space—Surveyor's Measure—Cubic Measure

Abbreviations

Foreign Currency

WEIGHTS AND MEASURES.

Lineal Measure.

4 Ins	make 1 Hand	5½ Yds	make 1 Rod, Pole
9 „	„ 1 Span	4 Poles	„ 1 Chain
12 „	„ 1 Foot	10 Chains	„ 1 Furlong
3 Feet	„ 1 Yard.	8 Furlgs	„ 1 Mile
5 „	„ 1 Pace	3 Miles	„ 1 League
6 „	„ 1 Fathom	1 151 Miles	„ 1 Knot

A Mile varies in different Countries :—

England,	1,760 yds	Ireland &	
		Scotland,	1,984 yds
Italy,	2,025 „	Russia,	1,167 „
Spain,	6,600 „	Germany,	8,239 „
Sweden,	11,067 „	Hungary,	9,118 „

Fiance, measurement is Mean League of 3,666 yds

Square or Land Measure.

144 Square Inches	make	1 Square Foot
9 „ Feet	„	1 „ Yard
30½ „ Yards	„	1 „ Perch
40 Perches	„	1 Rood
4 Roods	„	1 Acre
640 Acres	„	1 Square Mile

An Acre equals 4,840 Square Yards

Apothecaries' Weight.

20 Grains	make	1 Scruple,
3 Scruples (60 grs)	„	1 Drachm,
8 Drachms (480 grs)	„	1 Ounce, .
12 Ounces (5,760 grs.)	„	1 Pound, lb

Drugs are compounded by this weight

Troy Weight.

3 17 Grains (Gr)	make	1 Carat (ct)
24 ,, ,,		1 Pennyweight (dwt)
20 Pennyweights ,,		1 Ounce (oz)
12 Ounces ,,		1 Pound (lb)
100 Pounds ,,		1 Hundredweight (cwt)

The standard for gold coin is 22 carat, fine gold and 2 carats alloy, for silver 11 oz 2 dwt silver and 18 dwt. alloy

Avoirdupois Weight.

16 Diams	make	1 Ounce (437 5 grs *)
16 Ounces	,,	1 Pound (lb)
14 Pounds	,,	1 Stone
28 Pounds	,,	1 Quarter
112 Pounds	,,	1 Hundredweight (cwt)
20 Hundredweights	,,	1 Ton

*A grain is the same in all weights

†Butcher's Stone is 8 lb

By avoirdupois are weighed the larger and coarser kinds of goods, such as groceries, cheese, butter, meat, corn, etc.

Wines and Spirit Measure.

4 Gills	make	1 Pint
2 Pints	,,	1 Quart
4 Quarts	,,	1 Gallon
63 ,, ,,		1 Hogshead.
84 ,, ,,		1 Puncheon.
2 Hogsheads	,,	1 Pipe.
2 Pipes	,,	1 Tun.

Measures of Capacity—Dry Measure.

1 Minim (M)	make	1 Drop
60 Minims (M)	„	1 Dram
1 Dram	„	1 Teaspoonful
2 Drams	„	1 Dessertspoonful
4 „	„	1 Tablespoonful
8 Drams	„	1 Ounce
20 Ounces	„	1 Pint (nearly $\frac{1}{2}$ litre)
4 Gills*	„	1 Pint (34.659 c m)
2 Pints	„	1 Quart (1 l. 10 litre)
2 Quarts	„	1 Pottle
4 „	„	1 Gallon (277.274 c m)
2 Gallons	„	1 Peck
4 Pecks (8 Gal)	„	1 Bushel (1.2837 c ft)
2 Bushels	„	1 Strike
3 Bushels	„	1 Sack
4 „	„	1 Coomb
8 „	„	1 Quarter
12 Sacks	„	1 Chaldron
5 Quarters	„	1 Wey or Load (51.347 cft)
10 „	„	1 Last

An Imperial Gallon of distilled water weighs 10 lb
Avoirdupois

A wineglass holds about 2 oz , a tea cup about 3 oz

*In the North of England half a pint is called a gill
and a true gill a “noggin”

Corn is sometimes sold by weight The average weight
of a bushel of barley is 47 lb , oats 88 lb , wheat 60 lb

Measures of Space—Angular Measure.

60 Seconds	make 1 Minute
60 Minutes	„ 1 Degree
30 Degrees	„ 1 Sign
45 „	„ 1 Octant
60 „	„ 1 Sextant
90 Degrees (a Right Angle)	„ 1 Quadrant
180 „	„ 1 Semi-Circle
360 „	„ Circle

Surveyors' Measure.

7 92 inches make 1 hnk 4 rods make 1 chain
 25 lns make 1 rod
 10 Sq chains or 160 sq rods make 1 acre
 640 Acres make 1 sq mile
 36 Sq miles (6 miles sq) make 1 township

Cubic Measure.

1 728 cubic in make 1 cubic ft
 128 cubic ft make 1 cord (wood)
 27 cubic ft make 1 cubic yd
 40 cubic ft make 1 ton (shpg)
 2,150 42 cubic inches make 1 standard bushel
 268 8 cubic inches make 1 standard gallon
 1 cubic ft make about $\frac{4}{5}$ of a bushel

ABBREVIATIONS.

@	... To, at, or from	Bd.	... Bond, bound
a a. r	... Against all risks	Bdle	... Bundle
-abt	... About	B'ds	... Boards—bound in boards
A/C	... Account Current	B/E	... Bill of Exchange
Acc.	... Acceptance or accepted	B/F	... Brought forward
Acct	... Account (Stock Ex.)	B G	... Birmingham Gauge
A/d	... After date	B H	... Bordeaux and Ham-
ad lib	... At pleasure		borg (grain trade)
Adv	... Advice	B H P	.. Brake horse power
Aff.	... Affidavit	B'head	.. Birkenhead
A g b.	... A good brand, or any good brand	Bk	... Bank, book, back-wardation
Agst	... Against	B/L	Bill of Lading
Agt	.. Agent	Bl	.. Barrel
A H	... After Hatch	Blk	.. Black
	(shipping)	B N	.. Bank Note
A I	.. First Class	b/o	.. Brought over (Book-keeping)
a m	... Ante meridiem,	B O D	... Buyer's option to
Amt	... Amount [morning	Bot	... Bought [double
Ans.	... Answer, answered	Bot	... Bottle
A/o	... Account of	B/P	... Bills Payable
A/g	.. All risks (Marine insurance)	B P B	... Bank Post Bill
Arr	... Arrived, arrivals	Bque	.. Barque
Art	... Article	Br	.. Briush
A/S	.. Account Sales	B/R	.. Bills Receivable
Assn	... Association	B/R	.. Bordeaux or Rouen (grain trade)
A/T	.. American Terms (grain trade)	Brl	.. Barrel
A/V	.. Ad valorem, according to the value	Brls	.. Barrels
Av	... Average	Bro	... Brother
avoir	... Avoirdupois	Bros	.. Brothers
B/-	... Bag, bale	Brt	.. Brought
Back	... Backwardation (Stock Exchange)	B/S	.. Bill of Sale
Bal	.. Balance	B/S	... Bags, bales
B B	.. Bill Book	Bsh }	.. Bushel
B D	.. Bar draft (grain trade)	Bus }	.. Bought
b/d	Brought down (Book-keeping)	Bt	... Bought
		B W G	... Birmingham Wire [Gauge
		Bx.	... Box
		C/-	... Case
		c	.. Cents

C/A	...	Capital Account	c/o	...	Care of
✓ C A.	...	(Book-keeping)	C O D	...	Cash on delivery
✓ C A.	...	Chartered Accountant	Collr.	...	Collector
C/A	...	Close Annealed	Com	...	Commission
✓ Capt	...	Captain	Cont	...	Contract
Cash	...	Cashier	Contg	...	Containing
C B	...	Cash Book	c/p	...	Custom of port
C D	...	Commercial Dock			(gram trade)
c/d	...	Carried down	Cr	...	Credit, creditor
	...	(Book-keeping)	Crs	...	Credits, creditors
cf, cp	...	Compare	C/S	...	Colliery screened
C/F	...	Carried forward			(coal trade)
C & F	...	Cost and freight	C/s }	...	Cases
Cent	...	Centum-one hundred	cs }	...	
Cent.	...	Centigrade	C/T	...	Californian terms
Cert	...	Certificate			(gram trade)
C i f	...	Cost, insurance, and freight	C, T L	...	Constructive total loss
C i f. & c	...	Cost, insurance, freight & commission.	Ctge.	...	Cartage
C i f c & i.	...	Cost, insurance freight, commission and interest	Cub	...	Cubic
			Cumdiv.	...	Cum dividend
			Cum Pref	...	Cumulative preference
C f i.	...	Cost freight and insurance	Curr	...	Current of the present month
C f o	...	Cost for orders (chartering)	C W. O.	...	Cash with order
Cg	...	Centigram	Cwt	...	Hundredweight
✓ C H.	...	Custom House	d.	...	Pence
✓ Change	...	Exchange	D/A	...	Discharge afloat (chartering)
Chn	...	Chain (measure)	D/A	...	Deposit Account (banking)
Chq	...	Cheque	D/a	...	Days after acceptance
Ck.	...	Cask	D B	...	Day Book
Cl	...	Centilitre	Dbk	...	Draw back
c/m	...	Centimetres (French measure of length)	D/c	...	Deviation clause
C m.	...	Call of more (Stock exchange)	D/D	...	Demand draft
C/N	...	Credit Note (commerce)	D/d	...	Days' date (i.e. days after date)
C/N	...	Circular Note (banking)	d/d	...	Delivered
			dd/s	...	Delivered sound (gram trade)
C/O	...	Cash Order (banking)	Deb.	...	Debenture
Co	...	Company, Country	Dec	...	Decrease
c/o	...	Carried over (Stock Exchange)	Def	...	Deferred
			Deg	...	Degree
c/o	...	Carried over (Book-keeping)	Deld	...	Delivered
			Dépt	...	Department

Dft	...	Draft	Ex.	...	Exchange (Rs 790 ex 1s 5d)
Diam.	...	Diameter	Ex	.	Out of (As ex steamer Hebric)
Diff	...	Difference	Ex	...	(As ex godown)
Dis	..	Discount	ex cont.		From contract
Dist	...	District, disount	Ex div	.	Without dividend
Div	...	Dividend, division	Evd	.	Examined
D, L O	..	Dead letter office	Ex int	...	Ex interest
Dk	...	Dock, Deck	F	...	Francs
D/N	...	Debit Note	F a a	..	Free of all average (marine insurance)
D/O		Delivery Order	Fähr	..	Fahrenheit
dó	..	Ditto, the same	F a s	.	Free alongside, or free alongside ship
Dols	.	Dollars	F a q	..	Fair average quality
doz	...	Dozen	F'cp	..	Foolscap
D P	...	Documents agamst payment.	F c s	.	Free of capture and seizure (marine insurance)
D R	...	Deposit Receipt (banking)	F/D	...	Free docks
Dr	...	Debtor, doctor	F f a	..	Free from alongside or free foreign agency
dr	.	Drachm	F g	..	Fully good
Drs	.	Debtors	F g a	...	Foreign general average (marine insurance)
D/S	...	Days' sight (i e days after sight)	F g f	..	Fully good, fair
D/S	...	Double Screened (coal trade)	F H	..	Fore Hatch (shipping)
D/W	...	Dock Warrant	F i b	...	Free into bunker (coal trade)
d w	...	Dead weight	F l	.	Florin (coin)
Dwt	...	Pennyweight (24 grains)	Fo	..	Folio
D/y	...	Delivery	F/o	...	For orders, or full out terms (grain trade)
E	..	East	F O	..	Firm offer
Ea	.	Each	F o b	..	Free on board
E C	..	Eastern Central	Fol	.	Folio
E D	...	Ex dividend	Folg	.	Following
Ed	...	Editor, edition	For	.	Foreign
E E	...	Errors excepted	F o r	.	Free on rails
E & O E	...	Errors and om- missions excepted	F o r t	..	Full out Rye terms (grain trade)
e g	...	Exempli graba, forl exampe	F o t	..	Free on trucks
E I	..	East Indias	F o w	..	First open water (chartering)
E I D	..	East India Docks	F p	...	Fully paid
Eng	.	English	F p a	.	Free of particular average (marine insuranc
Entd	..	Entered	Fr	...	French
et seq.	..	And the following			
etc	...	And so on			
E T C	..	Eastern Telegraph Co			
Ex.	...	Example			

Frt ...	Freight	I H. P ..	Indicated horse power
Ft ...	Foot, feet	In ..	Inch, inches
F'ture ...	Furniture	Inc ..	Increase
F. T. W ..	Free Trade Wharf	Ince. ...	Insurance
Fthm ...	Fathom	ier ..	First
Ft, in ..	Feet inches	Inst. ..	Instant-of the present month
Fur. ...	Furlong	Instn ..	Institution
G ..	Gauge	Instns. ..	Instructions
G/a ..	General average (marine insurance)	Int ..	Interest
Gall ..	Gallon	Inv ..	Invoice
Galls ..	Gallons	Iou ..	I owe you
Gaz ..	Gazette	I R O ..	Inland Revenue Office
G B. ..	Great Britain	Iss ..	Issue
Gent ...	Gentlemen, sirs	I S W G ..	Imperial Standard Wire Gauge
Gl ..	Gill	Ital ..	Italics
G L T ..	Grooved for iron tongues	J/A ..	Joint Account
G m. b ..	Good merchantable brand	Jun } ..	Junior
G o b ..	Good ordinary brand	Jr ..	
Gov ..	Government	Kg ..	Kilogramme
G P O ..	General Post Office	Kilo ..	Kilogramme
gr ..	Gross	Kr ..	Kreuzer coin
Gr wt ..	Gross weight	£ ..	Pound sterling
Grs ..	Grains	£T ..	Pounds Turkish
gs ..	Guinness	L A T ..	Linseed Association Terms.
H. A or D ..	Havre, Antwerp or Dunkirk (grain trade)	Lat ..	Latitude
H B M ..	His Britannic Majesty	lb } ..	Pound in weight
H/H ..	Havre and Hamburg (grain trade)	L. D. ..	London Docks
H M C ..	His Majesty's Customs	L/C ..	Letter of Credit
H P ..	Horse power	l c ..	Lower case printing
H P N. ..	Horse power nominal	Ld Ltd. ..	Limited
hrs ..	Hours	Led ..	Ledger
I B ..	Invoice book	L. H A R ..	London Havre, Antwerp, Rouen (grain trade)
ib ..	Ibidem—in the same place	L I P ...	Life Insurance Policy
I B I ..	Invoice book inwards	L m c ..	Low middling clause cotton
I B O ..	Invoice book outwards	Long ..	Longitude
id. ..	Idem—the same	L S ..	Locum sigilli place of seal
i e. ...	Idiest—that is	M ...	Thousand, Monsieur, Sir

-/m	... Thousand As 10/m	N C	... New charter or
Max	... Maximum		new crop
M/C	... Metalling Clause	N/E	... No effects
	marine insurance	Nem Con	... No one contra-
M/C	.. Marginal Credit		dictory
	banking	N/m	.. No mark
M D	.. Memorandum of	N/O	.. No Orders
	Deposit		(banking)
M/d	.. Months' date : e	No	.. Number
	months after date	Nom	.. Nominal
Middle	.. Mademoiselle, Miss	Nom Cap.	.. Nominal Capital
Mdme	.. Madame	N P	.. Notary Public
Mdse	.. Merchandise	Nos	.. Numbers
Mem	} Memorandum	N/S	.. Not sufficient
Memo			(banking)
Messrs	.. Gentlemen, sirs	N S	.. New style, New
M H	.. Main Hatch shipping		series
Michs	.. Michaelmas	N/t	.. New terms (grain
Mim	.. Minimum, Mmote		trade)
M I P	.. Marine insurance	N Y	.. New York
	Policy	N Z	.. New Zealand
Mks	... Marks coin		Degree
Mlle	.. Mademoiselle, Miss	O/a	.. On account of
M/m	.. Made merchantable	O/bdt	.. Obedient
m/m	... Millimetres French	O/b	... Observe, obligation
	measure of Length	O/c	... Old charter or old
M	.. Messieurs, sirs		crop
Mo	.. Month	O/d	... On demand
Mons	.. Monsieur, Mr	O D O	.. Out-door Officer
M O O	.. Money order office		Customs
M O P	.. Mother of Pearl	O H M S	On His Majesty's
Mos	.. Months		Service
M/R	.. Mate's Receipt	%	.. Order of, per cent
Mr.	.. Mister, sir	%o	.. Per mille-per
Mrs	.. Mistress, madam		thousand
MS	.. Manuscript, mail	O P	... Open policy
	steamer	O R	.. Ower's risk, Official
M/s	.. Months' sight : e,		Receiver
	months after sight	Ord	... Ordinary
M S A	.. Merchant Shipping	O/s	.. Old style
	Act	O/t	.. Old term 'grain
M S C	.. Manchester Ship		trade)
	Canal	Oz.	... Ounce
MSS	.. Manuscripts	P	.. Per, page
N/A	.. New Account	P/A	.. Power of Attorney :
	Stock Exchange		Particular average
N/A	.. No advice banking	P/A	.. Private Account
N B	.. Takenote Mark well		Book-keeping

Par	...	Paragraph	Prox.	...	Proximo-of the
P C	..	Post card			next month
P/C	...	Price Current,	P/S	...	Public Sale
		Petty Cash	P S	..	Post Scriptum
p c	...	Per centum	Pt	...	Pint
pc.	.	Piece, prices	P. T. O	.	Please turn over
Pcl		Parcel	Pts,	..	Pints
P c r c a	.	Pickled could rolled	Qty	..	Quality
		and close annealed	Qr	..	Quarter
Pcs.	..	Pieces	Qrs	..	Quarters
P C B.	..	Petty Cash Book	Qt	.	Quart
Pd	.	Paid	Qts	..	Quarts
Per ann.	..	Per annum	q v	..	Quod vide—which
Per cent	...	Per centum			See
Per. pro	..	Per procuracion	Qy	.	Query
Pkg	.	Package	Rs	..	Rupees
P L	..	Partial loss	R A T		Rapeseed Associa-
P & L	...	Profit and loss			tion Terms
P/m	..	Put of more	R/D	..	Refer to drawer
		Stock Exchange			(banking)
p m.	...	Post meridiem-	Rd	...	Round, road
		afternoon.	R D C	...	Running down
p m	...	Premium			clause (marine
P M G	.	Postmaster General			insurance)
P/N	.	Promissory Note	Re	..	Re-in regard to,
P O	..	Post Office, postal			relating to
P O B	.	Post Office Box	Recd.	...	Received
P O D	..	Pay on delivery	Rect	.	Receipt
P O O	.	Post Office Order	Ref	.	Reference
P & O	.	Peninsular and	Reg Regd		Registered
		Oriental	Rev A/C	.	Revenue account
p. p.	.	Picket ports	Rm	..	Ream
		chartering	R M S	..	Royal Mail Steamer
p p	.	Per procuracion	Rotn.	..	Rotation
pp	..	Pages	R/P	...	Return of post for
P p i	..	Policy proof of			orders (grain trade)
		interest	R P	...	Raply paid
		Marine insurance	RR.	..	Railroad
P P.	...	Parcel post	Rt	..	Right
Pr.	..	Par	R S V P.		Reply if you please
Préf.	...	Preference or	R T	...	Rye terms
		preferred	Ry.	..	Railway
Pres.	..	President	\$..	Dollars
P Pro.	..	Per procuracion	S	..	Shillings, Steamer
Pro	..	For	S	..	Shropshire
Pro tem	...	Pro tempore—for the	S B	..	Sales Book
		time being	S. C	...	Sharp 1, e, (prompt)
					cash

Schr	..	Schooner	U K	... United Kingdom
Scp	.	Script	U K & C	United Kingdom and Continent
S D	.	Solid Drawn	Ult	Ultimo—of the last month
S/D.	..	Sea Damaged (grain trade)	U S A	United States of America
Sec	.	Section, Secretary,	U/w	Underwriter
Secy	.	Secretary [Seconds]	V	Versus-Against
Sen	.	Senior	Var	Various
Servt	.	Servant	Via	By way of
Sgn	.	Signed	Viz	Videlicet—namely
Sh Sha	.	Share	Vol	Volume
Shipt	.	Shipment	W B	Wear House Book, Way Bill
Sk	.	Sack	W b	Water ballast, (shipping)
S N	.	Shipping Note	W I	West Indies
S O	.	Seller's option	W G	Wire Gauge
Soc	.	Society	W k.	Week
S O. D	.	Seller option to double	Wm	William
Sov	.	Sovereign	W P.	Without prejudice
S P.	.	Supra Protest	W S	Writer to the Signet
Spec	.	Speculation	Wt	Weight
S S	.	Steamship	W/W	Ware House
Sq	..	Square		Warrant
Sq in	.	Square inches	Xc	Ex coupon
Sq ft	.	" feet	Xd	Ex dividend
Sq yd	.	" yards	Xm	Ex interest
Sq m	.	" miles	X New	Ex New
St	.	Saint, Street	Y/A	York-Antwerp rules (marine insurance)
St	.	Stone (in weight)	Yd	Yard
Stg	.	Starting	Yday	Yesterday
Stk	.	Stock	Yds	Yards
Std	.	Standard	Yr	Your
Str	.	Steamer	Yrs	Yours
T	.	Tons	&	and
T & G	.	Tongue and grooved	&c	And the rest, and so on
T L O	.	Total loss only (marine insurance)	'	Foot (as 1' 4"-one foot four inches)
T M O	.	Telegraph Money	X	By (as 6 X 4-six by 4)
T O	.	Turn over [Order]	°	Degree (as 30° thirty degrees)
T/q	.	Tale quale (grain trade)		Therefore
T. R	..	Tons registered (shipping)		
Treast	.	Treasurer		
T T	.	Telegraphic Transfer		
U/a	.	Underwriting account (marine insurance)		

FOREIGN CURRENCY TABLE.

Value according to the Parity of Exchange.

America	.. Dollar (\$)—100 cents	4 867 dollars=£1
Argentine	. 100 centavos—1 peso	47 58d per peso
Austria	.. 100 heller—1 krone	24 02 kronen=£1
Belgium	.. 100 centimes—1 franc	25 22½ francs=£1
Brazil	.. 1000 reis—1 milreis	26 93d per gold milreis
Canada & Newfoundland	100 cents—1 dollar	4 867 dollars=£1
Ceylon	100 cents—1 rupee	Rs 10=£1
Chile	... 100 centavos—1 peso	13½ pesos=£1
Czecho-Slovakia	100 heller—1 krone	24 02 kronen=£1
Denmark	.. 100 ore—1 krone	18 159 kronen=£1
Egypt and Palestine	. 100 Milliemes—1 piastre	97½ piastres=£1
Finland	.. 100 pennia—1 mark	25 22½ marks=£1
France & Colonies	100 centimes—1 franc	25 22½ francs=£1
Germany	. 100 pfenning—1 mark	20.43 marks=£1
Greece	... 100 lepta—1 drachma	25 22½ drachmas=£1
Holland & Colonies	. 100 cents—1 gulden	12 10 florins=£1
Hong Kong	.. 100 cents—1 dollar	No parity.
India	16 annas—1 rupee	Rs 10=£1
Italy & Colonies	.. 100 centesimi—1 lira	25 22½ lire=£1
Japan	... 100 sen—1 yer.	24 58d per yen.
Mexico	100 centavos—1 dollar	24 58d=1 dollar.
Norway	.. 100 ore—1 krone	18 159 kronen=£1
Portugal & Colonies	... 100 cents—1 escudo	53 28d=1 milires.
Roumania	... 100 bani—1 lei	25 22½ lei=£1
Russia	... 100 kopeks—1 rouble	25.22½ zlotys=£1
Servia	. 100 paras—1 dinar	25 22½ dinars=£1
Spain	. 100 centimes—1 peseta	25 22½ pesetas=£1
Sweden	... 100 ore—1 krone	18 159 kronen=£1
Turkey	... 40 paras—1 piastre	110 piastres=£1
Uruguay	.. 100 centavos—1 peso	50 98d=1 peso.

The values are not always equal to the market rates of exchange.

IF YOU ARE INTERSTED IN FOREIGN TRADE

Read

Commercial India.

The Magazine of Business Progress and
Information.

THE unique magazine of commerce which will tell you How to do business, Where to do business, Where to Market Commodities, How to finance and Build Business

IT will interest the manufacturers, the traders, the brokers, the business people, the exporters, the bankers—all those who are counted in the business world

COMMERCIAL INDIA—deals with the Current Commercial Problems, earning methods, trade opportunities, Indian market, Foreign market, Trade Movements, Export & Import, Trade Enquiries, Banking & Financial.

COMMERCIAL INDIA—deals with the business difficulties of its reader and helps him with expert answers to his enquiries etc. without any charge.

COMMERCIAL INDIA—gives the business training, teaches the methods of business, points out the opportunities and shows the way to grasp them.

Annual Subscription Rs. 6. Post Free,

WRITE FOR A FREE SAMPLE

Apply to—

Manager,—Commercial India,

22 N, Shambazar Bridge Road, CALCUTTA.

**TO STAND IN THE WORLD'S TRADE
AND TO EARN BIG MONEY**

**You must help your country to produce and
consume necessary articles in the Country.**

***Industry shows you the opportunity
and tells you how to grasp it.***

EACH MONTHLY NUMBER OF

INDUSTRY

**The Journal of Technology, Handicrafts
and Commerce**

*Contains various complete money-making schemes,
industrial informations, suggestions for the
unemployed, small capitalists, home-
industrialists, factory-owners,
for all progressive people.*

HERE you will get new money-making ideas, training in
industrial undertaking, know the ways of development in
old and new industries You will know how you can win
success in building, enlarging your business, make your fortune

Write for a free copy & judge for yourself.

Annual Subscription Rs. 3. Post free.

Manager, INDUSTRY,

22, N. Shambazar Bridge Road, CALCUTTA.

